

ECONOMIC DOCTRINES OF ISLAM

Vol. I

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PUBLISHERS' NOTE

We are presenting this monumental work "Economic Doctrines of Islam" of the well-known economist Mr. Afzal-ur-Rahman. The author has discussed in detail all the aspects of the economics of the present age in the light of Islamic teachings. He has also discussed the prevalent Economic systems of the modern world, analysed them threadbare and has forcefully pleaded for the Economic system of Islam. The book speaks itself of the masterly command of the author on the subject.

The book has been published in two volumes.

First Volume deals with the following chapters :—

Chapter 1. Introduction, Analysis of different Economic systems and scheme of Economic System of Islam.

Chapter 2. Production.

Chapter 3. Factors of Production :

Land, Labour, Capital & Organization

The Second Volume comprises of the following chapters :—

Chapter 4. Industry.

Chapter 5. Consumption.

Chapter 6. Exchange of Wealth.

Chapter 7. Distribution.

Chapter 8. Rent of Land.

Chapter 9. Distribution of Land.

Chapter 10. Form of Cultivation.

Chapter 11. Ownership of Land.

Chapter 12. Landlordism or Jagirdari System.

Chapter 13. Rights of Tenants.

Chapter 14. Irrigation.

Chapter 15. Problems of Wages.

We hope our readers will find this book a valuable addition to the economic literature in general and to Islamic literature in particular.

AKHLAQ HUSAIN,

Director,

Lahore 31st July, 1974.

Islamic Publications Ltd.

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Chapter 1

INTRODUCTION

SECTION 1

The Economic Problem of man has always attracted great attention from individuals as well as communities and various attempts have been made to solve this difficult but important problem ; but they have either utterly failed or only partially succeeded in finding an equitable and balanced solution of this long standing problem. Most of these attempts have gone to the one extreme or the other and have lost their true balance. They have either gone too far in protecting the rights of the individual and have completely ignored the greater common good of society or have totally undermined the rights of the individual.

Though we cannot discuss here the various attempts made in the past to solve this problem, we will, briefly explain the basic principles of some of the important systems.

1. Capitalism

Capitalism possesses the following salient features :

- (a) *Right of Private Property* : The state recognises the right of private property of every individual. The individual may own, purchase or sell any property he likes without any restrictions. He has full control over his property and is free to utilise his economic resources in any way he likes. He can also own the means of production and distribution and is free to work.
- (b) *Economic Freedom and Free Competition* : Every individual is at liberty to initiate, organise and establish any enterprise he likes ; and has the right to enter into any business and earn unlimited profits. And the state does

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- (b) *Economic Freedom and Free Competition* : Every individual is at liberty to initiate, organise and establish any enterprise he likes ; and has the right to enter into any business and earn unlimited profits. And the state does

not interfere in the profit-earning activities of the individual, so long as they are lawful and legal.

In view of this economic freedom and the consequent free competition, every individual is bound to utilise his physical, mental and economic resources for his personal benefit and individual protection.

- (c) *Economic Inequality*: Under capitalism, capital is the source and the means of rights. Individuals who possess large capital enjoy more rights and have better opportunities for obtaining better employment. Inequality of opportunity leads to accumulation of wealth and poverty amidst plenty; the rich grow richer and the poor poorer.

Merits of Capitalism

The merits of this system are briefly discussed below:

- (i) The exponents of this system claim that economic freedom is very useful for society. They call it the 'Natural Law' of economics and emphasise that if this 'Natural Law' is allowed to work freely without restrictions, it will greatly increase the productive capacity of society. It will increase not only the national wealth but will also facilitate in the rational distribution of wealth in society.
- (ii) Free competition among the individuals will bring 'production' and 'price' at a reasonable level and will also help in maintaining a rational adjustment between the two variables. Competition will also keep profits and the wages at moderate and reasonable level. Thus the 'natural law' will keep every thing at its 'natural' level.
- (iii) The capitalists claim that profit-motive is the best, rather, the only motive which can lead to maximum production. The more you lessen the chances of profit, the less will be the desire to work hard and produce more. On the other hand, if you maintain the profit-motive and allow every individual to earn as much as he can, every one will work hard to the maximum of his ability and power and try to produce to his maximum capacity.

In this way, quantity as well as quality of production will improve; all the possible means of production will be utilised to achieve this object; consumer goods will be produced in large quantities. Thus the profit-motive will ultimately work for the common good of the individuals.

Evils of Capitalism

Main evils of this system are summarised below:

- (i) Unrestricted and free competition breeds many evils in society which ultimately disrupt the integrity and the working capacity of the economic system; for instance, the unrestricted right of the individual to own property leads to concentration and excessive accumulation of wealth in fewer hands. This necessarily disturbs the balance of distribution of wealth in society and thereby sows the seeds of its destruction as pointed out above.
- (ii) Free competition develops a spirit of rivalry between the individual good and the common good which proves harmful and dangerous for society. When wealth is accumulated in fewer hands, they try to utilise it for the attainment of their individual good in any way they like; and, obviously, they will not hesitate to sacrifice the greater good of society to attain their individual good; and this rivalry between the individual and the social good will gradually but surely throw the major section of the community into total economic chaos.
- (iii) High moral values like fraternity, cooperation, mutual help and love and benevolence lose all their charm and value in such a society; and are often replaced by low qualities, like selfishness, hatred, mutual and personal rivalries. All the people work for their personal ends and there is no motive or power which can make them work for the greater good of society. The individuals, very often, ignore the common good of society to attain their own personal ends.
- (iv) The great difference in the rights of the employer and the employee has, permanently, divided this society into two rival groups whose interests are wide apart, and who

are always fighting with one another. The wage-earner does not enjoy equal opportunities with his rival, the capitalist, who has all the opportunities to good education, better technical training, good employment and good investment. This injustice further widens the gap between the haves and the have-nots.

(v) Moreover, this system breeds such morality in society, which, instead of developing high moral qualities among its members, nourishes mean, base and immoral ideas. Individuals in order to accumulate wealth, give publicity to obscene literature and immoral ways of living, and try to become millionaires by cheating others and unjustly acquiring their share.

(vi) To sum up, capitalism, on the one hand, gives the entire means of production and distribution in the hands of a few capitalists, who ignore the communal welfare of society and restrict the flow of wealth in narrow channels; while, on the other hand, it entrusts the welfare of the entire working class (in their capacity as factors of production) to these few selfish people.

These are, briefly, the effects of unrestricted right to property and competition.

2. Communism

The fundamental principles of communism are as follows :

(a) *Nationalisation of Property* : All means of production and sources of income are owned by the state or the community. The right of the individual to own property or means of production is not recognised by the state and so the individuals are totally deprived of their right of ownership.

(b) *Economic Equality* : The communists claim (though it is hardly found anywhere in any communist state) that the rights of the individual in the economic sphere are governed by the principle of equality and every individual is provided with the necessities of life according to his needs.

(c) *Regimentation* : In order to achieve its objectives, the

entire state is given to the rule of the proletariat, which takes over all the means of production and distribution and economic freedom and right to property are completely abolished.

Merits of Communism

This economic order has the following advantages :

(i) Every member of the state is provided with his elementary wants which include two meals a day, some clothing, medical facilities and lodging etc.

(ii) Every individual is given employment and the weak and the sick are looked after by the state.

(iii) All work is done according to a plan and there is complete adjustment between consumption and production; and, as a result, the problem of over-production or under-production as under capitalism, never arises.

(iv) All the means of production are owned and managed by the state and the profits, which previously filled the coffers of the capitalists, are utilised for the benefit of the people.

Defects of Communism

Communism has the following defects :

(i) The bargain is very costly for the individual who has to sacrifice his individual liberty and right of private property to get two meals a day.

(ii) Again, this system is a complete negation of the ego and personality of the individual, who is deprived of his liberty to think and act and is forcibly chained into a dictatorial economic system. He is made a slave to society which makes him work like a machine.

(iii) In this system all activity is undertaken for the achievement of economic motive, while the moral education of the individual is completely ignored. Thus, when the attainment of material gratification becomes the chief objective and the moral values become less significant, society is destined to be divided into factions. And, as in this system, all power is in the hands of the proletariat, who are not so well educated and cultured, their

tyranny, oppression and revenge will be more harmful and dangerous than the capitalists.

- (iv) The communists try to achieve their objective through external restrictions and completely ignore the moral education and training of the individual. And, obviously, they cannot achieve great success in their objective, for mere law is not enough to check the irregularities of man unless accompanied by moral education and training. Moreover, this system, instead of nourishing a healthy spirit of fraternity and cooperation between the capitalist and the wage-earner, breeds a negative feeling of enmity and hatred between them.

Above all, it tries to remove the inequalities of wealth by taking away individual liberty and his right of ownership which destroys the impetus to work harder and thereby the efficiency of labour.

3. Economic System of Islam

The basic principles of the economic system in Islam are as under :

- (a) *Individual Liberty* : The individual enjoys complete liberty to do or to say anything he pleases in an Islamic state ; for without it he cannot perform his foremost and fundamental duty of enjoining good and forbidding evil in society.
- (b) *Right to Property* : Islam recognises individual's right to property but subjects it to such limitations as to render it absolutely harmless to the greater good of society.
- (c) *Economic Inequality within Natural Limits* : Islam recognises economic inequalities among the people but does not let them grow wider ; it tries to maintain the differences within reasonable, equitable and natural limits.
- (d) *Social Equality* : Islam does not advocate economic equality but it supports and favours social equality to the extent that national wealth should not be confined to any particular section of the community. Besides, it

is essential that every individual in the state gets equal opportunity to seek employment or to do any business of his own.

- (e) *Social Security* : Every individual has the right to livelihood in an Islamic state ; and every citizen is guaranteed his basic needs. It is the primary duty and responsibility of the Islamic state to see that every citizen gets his basic needs according to the principle of 'right to livelihood'. And there is complete equality among its citizens as far as the basic needs are concerned.
- (f) *Wider Circulation of Wealth* : Islam is against the concentration of wealth in fewer hands and advocates its circulation among the people. In order to achieve its object, it adopts various positive and negative measures which will be discussed in another chapter.
- (g) *Prohibition of Accumulation of Wealth* : It also forbids unnecessary accumulation of wealth by individuals and takes necessary steps to stop this unsocial practice in the state.
- (h) *Prohibition of Anti-social Institutions* : It also prohibits all anti-social and harmful practices in society, e.g., gambling, drinking, interest, hoarding, black-marketing etc.
- (i) *Social and Individual Welfare* : Islam recognises social and individual welfare as complementary rather than competitive and antagonistic. And accordingly it tries to harmonise these conflicting but complementary interests.

Capitalism, Communism and Islam

The economic system of Islam is fundamentally different from capitalism and communism ; and in some respects, is a compromise between the two extremes and stands in between them. It possesses the virtues of both capitalism and communism but is free from their evils. The relations of individuals in this system are so organised that they are able to develop a spirit of cooperation and mutual help in place of competition and rivalry among them. It provides them with not only every

possible facility for this purpose in the social and economic field but also gives them such moral education and training that they feel it their duty to assist their fellow co-workers in the acquisition of their wants or at least do not obstruct them in their struggle for life.

Islam looks at the economic problem neither from the point of view of the capitalists, who would give unlimited liberty and right of ownership to the individual and encourage individual exploitation; nor from the point of view of the communists, who would like to take away all individual rights and make him merely a slave to the state-controlled economy; but it gives due allowance to the inherent instinct of selfishness of man without letting it become harmful to the community. This conciliation between the selfishness of different members of society is achieved through moral and legal measures. On the one hand, the economic conception of the people is changed and modified by moral education and training and, on the other, such legal steps are taken which check the selfishness of the capitalists from going to the limit of miserliness and greediness and of the poor, to the wrath of envy, hatred and intolerance. The essence of the principles necessary for the economic organisation of society for this purpose is this: right to private ownership and freedom of enterprise under a just and limited capitalism, which is indispensable for human progress, should not only be preserved and maintained but further encouraged and strengthened.

Under this system, concentration of wealth in fewer hands is checked and steps are taken which would automatically divert the flow of wealth towards the less fortunate members of the community. You will find in this system neither the ills of capitalism which grow up on account of the unlimited right of ownership and free competition, nor the evils of communism which spring from extreme regimentation and proletariat dictatorship and the negation of right to property. It is the most equitable and just system in which wealth is not concentrated in fewer hands but is spread out in the community. This feature of the system is referred to in the following verse of the Holy Quran:

"That it becomes not a commodity between the rich among you." (LIX : 7)

Islam offers a very moderate system for the economic betterment of society which enables its members to establish a stable and balanced economy, free from the evils of capitalism and communism. It provides equal opportunities and grants natural rights to all (*i.e.*, right of property and freedom of enterprise); and, at the same time, maintains balance in the distribution of wealth; but, in order to maintain stability in the economic system, the right to private property and economic freedom is not unlimited, as under capitalism, but is subdued by moral and legal restrictions. The overall effect of these measures is that wealth keeps on circulating continuously among the people and does not unnecessarily accumulate at any particular point. Every individual gets his due and rightful share and the nation prospers.

Thus in the economic system of Islam neither few individuals would become the custodian of the national wealth of the country, nor all the individuals would be brought forcibly on the same economic level. But such conditions would be created under which every individual, without harming his fellow individuals, could earn sufficient wealth to satisfy his wants in the best possible way. He would spend his income most economically without disturbing the economic equilibrium of society. Above all, it would not be possible in this system for a few individuals to amass huge wealth by exploitation, while the great majority of people were left with hardly bare necessities of life.

SECTION 2

SPIRITUALISTS AND MATERIALISTS ON THE ECONOMIC PROBLEM

1. Spiritualism or Monasticism

This school of thought lays all the emphasis on spiritual and moral aspect and completely ignores material aspect of man's life. The exponent of this school of thought regard all economic activity as a vice and economic struggle as sinful.

2. Materialism

The materialists, on the other hand, lay the entire emphasis on the material aspect of human life. Human efforts are confined entirely to the attainment of material ends and the moral aspect of life is completely ignored. They have little or no regard for human qualities of fraternity and affection. All emphasis is laid on economic utility. The exponents of this school of thought justify every means, right or wrong, to acquire wealth and regard good only that which works.

3. Islamic Conception

Islam adopts a golden mean between these extreme views and tries to establish real balance between the two. It emphasises that success is neither in the former nor in the latter but in their true harmony. One should neither give one's self up entirely to spiritualism and disregard the material means of life nor should one judge everything by its economic utility and ignore the moral values altogether.

The success of the economic system of Islam depends upon adjustment between the ethical and the material needs of man. It does not forget the fundamental fact that human progress depends upon the successful coordination and harmony between morality and material aspect of life. When morality is separated from the economic struggle, it loses that power which can maintain stability and balance in the social system. And when the economic struggle is free from moral restrictions, it leads to materialism, immorality and corruption, which ultimately destroy the economic stability of society. As a result, we experience rivalry and antagonism, instead of cooperation and mutual love, between the two concepts of life, ending in disruption and chaos in society.

This should not lead you to think that Islam merely preaches morality and is opposed to economic struggle for life. In fact, it is not true; what it tries to do is to create real harmony between the spiritual and material life of man; it teaches him that his success and safety lies neither in pure spiritualism nor in pure materialism but in their harmonious combination. It emphasises that man should neither give himself up entirely to

spiritualism, disregarding the importance of material means and considering them sinful; nor he should go to the other extreme and judge everything by its material results and ignore the moral values of life.

(a) *Condemnation of Monasticism*: Islam condemns the extreme conceptions of life and stand for a middle course in between these two schools of thought. The Holy Quran condemns monasticism in these words:

1. In Sura Al-Hadid:

"But the Monasticism which they invented for themselves. We did not prescribe it to them: (We commanded) only the seeking for the good pleasure of God; but that they did not foster as they should have done. Yet We bestowed, on those among them who believed, their (due) reward."

(LVII: 27)

The words "We did not prescribe it to them" clearly show that this conception of life is unnatural and God has not created man with these instincts but he himself has invented this. God certainly requires that man should renounce the idle pleasures of this world, and turn to the path which leads to God's good pleasure. But that does not mean gloomy lives, nor perpetual and formal prayers in isolation. God's service is done through pure lives in the turmoil of this world.¹

2. In Sura Al-Ma'idah:

"O ye who believe! make not unlawful the good things which God hath made lawful for you, and commit no excess; for God loveth not those given to excess." (V: 90)

Here the people are asked to maintain balance in their life and not to be unduly harsh upon themselves by abstaining from good things for "there is no merit merely in abstention or asceticism." The people are further warned to remain within limits for God does not love those who go to the extremes.

3. In the same Sura:

"God doth not wish to place you in a difficulty, but He would purify you and would perfect His grace upon you."

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1. A. Yusuf Ali, The Holy Quran, Vol. II, p. 1507.

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(V: 7)

1. A. Yusuf Ali, The Holy Quran, Vol. II, p. 1507.

In this verse, it is pointed out that God does not wish to burden you by placing unnatural restrictions on your life; but He would like to give you such principles of life as might enable you to attain perfection. It clearly indicates that abstention from good things of life does neither make a man pious nor win the pleasure of God; it is, therefore, meaningless and futile to adopt such ways of life which are unduly harsh upon man.

4. In Sura Ta Ha :

"We have not sent down the Quran to thee to be (an occasion) for thy distress. But only as an admonition to those who fear (God)." (XX : 2)

Here again the same thing is repeated, that this book is given to you not to create difficulties for you but to show you the straight path, so that people may seek guidance from it for their own good.

5. Then in Sura Al-Muminun :

"On no soul do We place a burden greater than it can bear." (XXIII : 62)

6. Again in Sura Al-Hajj :

"He has imposed no difficulties on you in religion." (XXII : 78)

"Islam thus gives freedom and full play to all man's faculties and removes the restrictions which were set up by previous religious divines."¹

7. In Sura Al-Baqara :

"God desireth for you ease ; He desireth not hardship for you." (II : 185)

There are many such verses in the Holy Quran which show that Islam is a balanced code of life and does not impose on man restrictions which might, in any way, check his economic progress.

(a) *Sunnah* : The Holy Prophet explained the Golden Mean of Islam in these words :

(i) There is no asceticism in Islam.

(ii) Abu Hurrairah reports that the Holy Prophet said² :

1. A. Yusuf Ali, op. cit., Vol. II, p. 672.

2. Bukhari, Vol. 1, Urdu translation by Mirza Hairat Dehlvi, p. 15, No. 37.

"That Islam is very easy and simple and whosoever creates difficulties in it, will be over-powered by them. Adopt the middle course in life and remain close to moderation and be happy."

(iii) Abu Musa, the grand father of Said bin Jabir, said¹ :

"When the Holy Prophet appointed Muaz bin Jabal and myself governors of Yemen, he advised us in these words : don't create difficulties for the people but make life easy and convenient for them."

(iv) According to Anas bin Malik, the Holy Prophet said² :

"Do easy things and create no difficulties. Give comfort to the people and don't invite hatred."

(v) Abu Hurrairah said³ :

"Once we were waiting for the Holy Prophet and when he came, people started putting questions to him and he said three times : the religion of God is easy and convenient."

(vi) It is reported that the Holy Prophet said⁴ :

"The best religion is that which is easy and convenient."

(vii) Once the Holy Prophet said⁵ :

"I am sent unto you with an easy and convenient religion."

(viii) Anas reports⁶ :

"That when the Holy Prophet saw a person (performing the pilgrimage) with his hands placed on the shoulders of his two sons, he said, God does not trouble any one."

These sayings of the Holy Prophet clearly show that Islam does not condone asceticism, which makes human life unnecessarily burdensome and difficult by imposing unnatural restrictions on him and discouraging him from the economic pursuits of life.

1. Bukhari, op. cit., Vol. III p. 247, No. 1051.

2. Op. cit., p. 247, No. 1052.

3. to 5. *Mishkat* Urdu. Vol. I, p. 231.

6. Bukhari, op. cit., Vol. III, p. 366, No. 1602.

(b) *Condemnation of Materialism* : Islam also condemns those people who regard the gratification of economic wants as an end in itself. We will quote a few verses from the Holy Quran to show that this attitude of life is also not the right approach to the economic problem of man.

1. In Sura Al-Kahf :

"Say : Shall We inform you who will be the greatest losers by their works ? Those efforts go astray in the life of the world, and yet they reckon that they do good work."

(XVIII : 103-104)

2. In Sura Al-Najm :

"And (those who) desire nothing but the life of this world. Such is their sum of knowledge."

(LIII : 29-36)

3. In Sura Yunas :

"But (those who) are pleased and satisfied with the life of the present."

(X : 7)

In these verses, the Holy Quran condemns the attitude of the people, who attach more importance, rather all importance, to the material world and attach very little, or no importance to the moral values of life.

4. Then in Sura Al-Baqara :

"There are men who say, Our Lord, give us (Thy bounties) in this world ; but they will have no portion in the Hereafter."

(II : 200)

The Holy Quran here reveals the nature of a materialist. How he hastens to get the material things of the world and is so eager for them that he even prays for them, without ever considering the moral aspect of his life. Whereas the proper conception of life is that one should neither renounce this world, nor be engrossed in it.

5. The nature of those people, who do everything with the view of material gain, is described in the following verses of the Holy Quran :

"There are among men some who worship God, as it were, on the verge ; if Good befalls them, they are, therewith, well content but if a trial (hardship) comes to them, they

turn on their faces. They lose both this world and the Hereafter ; That is the sheer loss". (XXII : 11)

The Holy Quran describes in these verses the condition of those who feel happy and content, when they prosper, but relapse to idolatry, when faced with hardship.

6. In Sura Bani-Israel :

"If any do wish for the transitory things (of this life), We readily grant them—such things as We will, to such persons as We will ; in the end We have provided Hell for them, they will burn therein, disgraced and rejected." (XVII : 18)

We have given a description of the two sides of the picture as it is given in the Quran and the Sunnah. One view leads man to a life of asceticism and destroys all his working potentialities ; while the other involves him in the economic pursuits of life to such an extent that he forgets all about the moral values of life and becomes mad for money. These divergent conceptions of life lead to economic and political friction which ultimately destroys the peace and prosperity of society.

(c) *Golden Mean of Islam* : Islam has suggested a middle course between these divergent conceptions of life. Moderation in every walk of life is the Golden Rule of Islam which is repeated time and again in the Holy Quran.

1. In Sura Al-An'am :

"Whom Allah Will, He placeth on a straight path."

(VI : 39)

2. In Sura Al-Fatiha :

"Show us the straight path."

(I : 5)

3. And again in Sura Al-An'am :

"This is the path of Thy Lord, a straight path. We have detailed Our revelations for a people who take heed. For them is the abode of peace with their Lord. He will be their protecting Friend because of what they used to do."

(VI : 126-28)

In these verses, it is clearly mentioned that success and security in this world are only for those who follow the straight and righteous path in their lives.

4. Again in the same Sura :

(II) : *"And He commandeth you, saying : this is my straight path, so follow it. Follow not other ways, lest ye be parted from His way. This path He ordained for you, that ye may ward off (evil)."* (VI : 153)

In this verse, it is further clarified that your safety is only in the straight path. If you leave your National Highway (i.e., straight path) and follow the branch lines (i.e., unbalanced course of life), you are liable to lose your way (balance), which may end the golden dream of your success. By saying that "this evil", it is emphasised upon man that his safety is in the middle course, avoiding either extremes.

5. In Sura Al-Ma'idah :

"Say : O people of the Scripture ! Stress not in your religion other than truth, and follow not the vain desires of folk who erred of old and led many astray, and erred from a plain road." (V : 80)

Here the people of the Scripture are warned not to go the extremes like the nations gone by leaving the straight path.

6. In the same Sura :

"Whoso among you disbelieveth (the straight path shown by us) after this (and follows the uneven path) will go astray from a plain road." (V : 13)

"Plain Road" here means the right or the middle path by losing which one falls into the pit of destruction and annihilation. Men tread on innumerable wrong and unbalanced ways of life, which ultimately cause their moral and economic degradation and lead them to complete destruction.

Among these numerous wrong conceptions of life, there is one right conception, which can lead man to the height of moral and economic attainment. This right conception is referred to as "straight path" or "plain road" in the Holy Quran and it guarantees success and prosperity in this life. This conception of life develops a true balance between material ends and spiritual values which is indispensable for success in this world. The Holy Quran tells its followers to pray to God to lead them to such a balanced way of life in these words :

"Our Lord, grant us good in this world and good in the Hereafter." (II : 201)

Good (حسنة) here refers to economic prosperity which is acquired by rightful means and without exploiting other fellow-men. It is earned through just and honest means and is spent for the satisfaction of personal wants and the betterment of society.

Then man is told in the following words that all things of the earth are created for his use and that he must endeavour to benefit from them :

"All that the earth contains is created for your benefit."

(II : 29)

There is an invitation in this verse for research and effort to find out the hidden treasures of the earth. In fact, man is plainly told to benefit from the treasures of nature to the fullest extent, and thereby enjoy the physical pleasures of life which may add to his spiritual life as well. This attitude to life is confirmed by the following verse of the Holy Quran :

"Eat of all the pleasant and pure things that God has bestowed on you." (V : 5-6)

The Holy Quran goes beyond the purely biological necessity of enjoying the fruits of the earth and speaks of beauty and adornment in these words :

"Say : Who has prohibited to man the things of beauty which God has created for His servants, beside pure food."

(VII : 32)

And again in Sura Al-Nahl :

"There is beauty in the movements of the cattle when they go out for pasture in the morning and when they return home in the evening." (XVI : 6)

The Holy Quran mentions beauty along with physical pleasures of life at many other places merely to show that it is created for the benefit and pleasure of man. Islam thus revolutionised the whole conception of religion towards life when it demanded from its followers indulgence in the pursuits of life with the same earnest endeavour as in the spiritual prayer and meditation. The following verses of the Holy Quran refer to this amazing and revolutionary conception of life :

1. In Sura Al-Qasas :
"Seek the abode of Hereafter by means of what God had given you and forget not to take thy due share from this world." (XXVIII : 77)
2. And in Sura Al-Baqara :
"Grant us good in this world and good in the Hereafter," (II : 201)

Thus Islam has found a Golden Mean between the two one-sided, extreme and false conceptions—the other-worldly and the Marxian, purely this-worldly creeds. It recognises the need of material means for human existence in this world; but also emphasises that man does not live by his material needs alone. It "expressly forbade asceticism as a way of religious life but at the same time forbade its followers to identify all existence with physical realities and physical urges. All lower aspects have to be idealised by serving higher purposes. Man has to live on the earth, benefit by its resources, actualise its potentialities but not be earth-rooted. The routes of his self are in God, the source and goal of all existence; all life must be God-rooted."

Modern technologists, by saying that modern civilisation is dependant to a great extent on steel, have only confirmed what the Holy Quran anticipated thirteen hundred years ago in these words :

"And We created steel which is very hard, and it contains a variety of benefits for mankind." (LVII : 25)

Besides, Islam has not confined human efforts to the mere exploitation of the natural resources of the earth but has urged him to dive down into the sea and use fish and other sea animals for food and pearls for adornment. He is further urged to work hard to manufacture and to develop industry and trade (XI : 42). The prophets of God themselves worked hard for their living. The Holy Quran admires Prophet David for his skill and craftsmanship in making coats of mail from steel; and Prophet Solomon for employing artisans and craftsmen for making fortresses, statues and huge cauldrons; and many other prophets for their skill and craftsmanship.

1. Khalifa Abdul Hakim, *Islam and Communism*, 3rd Edition, 1962, pp. 209-210.

This conception of life will build for us a model society in which we will neither find the type of idle person, who counts God on beads and believes Him to be confined within the four walls of the mosque, temple or church, and regards economic progress as a sin. Who is always economically dependant upon others and looks to them for the satisfaction of his economic needs—who is a social parasite—Nor will we find those people who use their wealth as a means for the exploitation of the poor and justify such means, right or wrong, by the attainment of their personal ends; but we will find those people in this system who are merciful and compassionate entrepreneurs, hardworking labourers and just and economical consumers. They work in the capacity of entrepreneurs and employers but do not use unjust methods for the production of wealth, nor justify inequitable distribution of wealth; but recognise the right of every individual to receive the basic requirements of life. They do not only give fair wages to the labourers with love and affection, but regard them as their brothers who assist them in their work. The labourers, in their turn, are diligent and responsible and take a full interest in their work. Similarly the consumers of this system are economical and moderate and try to safeguard the common good of society along with their individual good.

SECTION 3

(a) *Functions of the Prophets* : For this purpose prophets were sent, from time to time, for the guidance of man, to enable him to build such a society. Mohammad was the last of the Prophets, who, like his predecessors, was sent for this purpose. The Holy Quran, which he brought for human guidance, instructs mankind to build such a society in the following words :

1. In Sura Al-Hadid :
"We verily sent Our Apostles with clear signs, and revealed with them the Book and the Balance (of Right and Wrong), that man may stand forth in Justice; and We sent down Iron, in which is (material for) mighty war and many uses for men." (LVII : 25)

"Three things are mentioned as gifts of God. In concrete terms they are the Book, the Balance, and Iron, which stand as emblems of three things which hold society together, viz. Revelation, which commands good and forbids evil; Justice, which gives to each person his due; and the strong arm of the law, which maintains sanctions against the evil doers—iron stands as the emblem of strength, power, discipline, law's sanctions, etc."¹

In these verses, the Holy Quran has explained the great function of the Apostles—their mission to establish social justice in the world—and, for the achievement of this object, they are given the BOOK and the BALANCE, so that they may check unnecessary excesses of the people and keep them evenly balanced. It should not be forgotten that balance (justice) is not merely spiritual and moral but covers every aspect of human life. It is necessary to establish justice throughout the entire social life of man, so that harmony is maintained in man's every act; and as the maintenance of harmony and moderation in the economic field is almost impossible without strength, the importance of political power is emphasised in this verse.

Just as Islam wants to maintain balance in the relation of God and man, similarly, it wants to establish justice in regulating the relations of human beings in order to save society from the evil consequences of their excesses in the economic field. This is why Islam wishes to establish justice, not in any one aspect, but in every aspect of social life. The Holy Quran promises a happy and prosperous life to those who try to establish such a system in these words :

2. *"(In fact) Quran leadeth to the straight path, those who believe in it and do good deeds, it promiseth them great reward."* (XVII : 9)

Here justice and equity is referred to as a "straight path" and the people who tread the path of righteousness and justice are given good news in the above verse. Thus the Holy Quran sets forth a fundamental truth that the only people who succeed in this world are those who establish Justice in every sphere of life

1. A. Yusuf Ali, The Holy Quran op. cit., Vol. II, p. 1505, Note 5313 and 5315,

and abstain from all types of excesses.

3. The Holy Quran warns the people against the evil consequences of their excesses in the economic field in these words :

"When We decide to destroy a population, We (first) send a definite order to those among them who are given the good things of this world and yet transgress; so that the word is proved true against them: then We annihilate them with complete annihilation." (XVII : 16)

Here reference is made to that famous "Law of Nature" which governs the rise and fall of nations. When the rich and wealthy use unfair methods of acquiring wealth, and exploit and tyrannise over the poor and the weak; when they spend their wealth lavishly and indulge in a life of luxury; this uneven distribution of wealth disturbs the balance of life in society, the rich grow richer and the poor grow poorer. Ultimately, these economic excesses and inequalities of wealth shatter the peace and prosperity of the nation and bring about its downfall.

The evils which grow up in society when wealth is concentrated in fewer hands are, in fact, referred to in the above-mentioned verse of the Holy Quran. The word "We send commandment" in the text shows that when excessive wealth is in the hands of a few individuals in the country, wickedness becomes rampant and the people commit abomination. At the one extreme are the wealthy few who waste millions on luxury; and at the other extreme are the poverty-stricken masses who can not satisfy even their bare needs. In the end, this inequitable distribution of wealth ruins the nation.

- (b) *Justice in the Distribution of Wealth* : The Holy Prophet also pointed out in various ways the evil consequences of inequitable distribution of wealth in society. He is reported to have said :

1. "On the one hand excess of wealth may endanger the Faith and Morality of the Muslims and, on the other, poverty may drag them towards disbelief."

In simple words, this means that economic inequities are the

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- (b) *Justice in the Distribution of Wealth* : The Holy Prophet also pointed out in various ways the evil consequences of inequitable distribution of wealth in society. He is reported to have said :

1. "On the one hand excess of wealth may endanger the Faith and Morality of the Muslims and, on the other, poverty may drag them towards disbelief."

In simple words, this means that economic inequities are the

root cause of disruption and wickedness in society and ultimately lead to its destruction.

2. The same thing is stated by the Holy Prophet in these words: "Once a few companions of the Holy Prophet resolved permanently to keep fast during the day and not to sleep at night, but engage themselves in prayers; and that they will not eat meat and other such things; and that they will not go near women. When the Holy Prophet came to know of it, he said: "I am not ordered to do such things. You owe certain duties to yourself, you can keep fast and can also eat on other days; you can engage in prayers at night and also enjoy sleep. Look at me! I sleep and also say prayer; sometimes I fast and sometimes I don't; I eat meat and butter; whosoever likes not my way of life is not from amongst us." Then he further remarked, "What has happened to the people? They have forbidden women, good food, perfume, sleep and good things of the world to them. I have not taught you to adopt asceticism; in my religion, there is neither abstention from women and meat nor monasticism or asceticism. For self-restraint, there is fasting, and Jihad possesses all the benefits of asceticism. Worship God and perform the ordinary duties of religion, viz., pilgrimage, prayer, payment of Zakat levy and fasting in the month of Ramadhan etc. The people before you were ruined for they placed many hardships on them (*i.e.*, went to the extremes) and were ultimately caught by the Law of Nature (as they defied the Law of Nature by going to the extremes). The people whom you see in the monasteries, are their descendants."¹

This hadith explains the fundamental principle of Islam which justifies within certain limits the enjoyment of worldly things. Man is allowed to benefit from them in any way he likes provided he commits no excesses. He may spend his wealth on the satisfaction of his wants according to his means, without indulging in luxuries. But all the time, he must be very careful that he does no harm to other people; nor must he exploit them.

1. *Bukhari Urdu*, op. cit., Vol. III, p. 28, No. 57 and p. 248, No. 1061.

The hadith is a warning to the Muslims that they must maintain true balance and justice in life, otherwise they will be ruined like previous nations. It also refers to the fact that it is always the moral and economic excesses of the people that bring about their ruin. Those nations prosper that are guided by the principle of moderation and build their social system on moderate moral and economic principles. As soon as they lose their balance, their moral and economic superiority crumbles and their political influence weakens.

3. The same principle is repeated in another saying of the Holy Prophet in these words: "Best of you is one who leaves not this world for the Hereafter; and the Hereafter for this world and is not a burden on the people."

The Holy Prophet has here impressed upon man the desirability of true harmony between the moral and economic sides of the struggle for life. A man should neither be so entirely of this world, that, in the acquisition of the material means of life, he forgets God (or his moral code of life), nor should he incline so much towards the spiritual life that he ignores the economic struggle; but he should keep everything in its proper perspective. By saying that "he should not be burden on the people" the Holy Prophet has clearly stated that Islam does not approve of people who depend upon others and do not work for themselves. It teaches men to work in order to acquire wealth for their personal use and for the use of others.

4. It is reported that once the Holy Prophet said: "Do your work in the world in such a way, as if you were to live for ever; and do work for the Hereafter as if you were to die tomorrow." In this hadith the Holy Prophet has advised the Muslims to adopt a just and moderate course of life, so that they can maintain harmony between material and spiritual needs. They must not incline towards one side and reject the other, for matter and spirit are equally important and are merely two sides of the same picture, without either of which human life is incomplete. This type of education enables a man to steer a middle course away from the excesses of life.

5. The Holy Prophet rejected all the wrong conceptions of

religion which the people had formed for themselves and remarked that religion did not teach hatred of the world and, furthermore, that hatred of the world did not make a man pious. Then the Holy Prophet prayed for the economic prosperity of his followers in these words :

*"O Lord ! these people are bare-footed (and have no horses or camels to ride upon), give them (horses and camels) to ride; O Lord ! these people are unclothed (naked), give them clothes ; O Lord ! these people are hungry, give them (food for) satisfaction."*¹

6. According to Munzar Bin Jareer, the Holy Prophet once saw some men (clothed) in rags and bare-footed, his face turned pale (for he was grieved to see them destitute). Seeing these men in this condition, he went into his house and then came out and asked Bilal to call the Muslims. As the people gathered there, he asked them to help the poor. When enough money had been collected, it was given to the poor people. Then the Holy Prophet was so happy that his face was glittering like gold.

This shows that the Holy Prophet was fully conscious of the consequences of excess in either direction, therefore, he was very happy when the poor received enough money.

7. The Holy Prophet attached so much importance to the satisfaction of human wants that he made the acquisition of economic means almost compulsory for the Muslims. The remark of the Holy Prophet "that poverty takes man to the boundary line of disbelief"² further strengthens our view that the satisfaction of the elementary wants of man is essential for without it he is unable to keep even his moral standards. In other words, Islam cannot approve a society which does not provide even the basic needs of its members.

Thus Islam tries to coordinate the economic and spiritual aspects of man's life for a defect in one leads to a defect in the other. As a result, we find that men, while busy in the pursuit

1. *Abu Daud*, quoted by author of *Mishkat*, Urdu edition, op.cit., Vol. II, p. 396, No. 5647.

2. *Muslim*, Vol. III, chapter on Zakat, Urdu translation by Maulana Waheed-uz-Zaman, p. 36.

of material gain, are not unmindful of the existence of God (and the moral code of life) in the Islamic system. The Holy Quran eulogises these men in these words :

"Men whom neither merchandise nor sale beguileth from remembrance of God and constancy in prayer, and paying to the poor their due." (XXIV : 37)

The Holy Prophet is asked to maintain true harmony in life in the Holy Quran in the following words :

"And keep thy soul content with those who call on their Lord morning and evening, seeking His countenance; and let not thine eyes overlook them, seeking the pomp and glitter of this life." (XVIII : 29)

This is the true Quranic conception of life. It tells the Muslims to maintain true harmony and balance in life ; neither hate nor love this world too much. It makes economic prosperity a prerequisite for the moral and spiritual uplift of the people ; for so long as the common man does not have his basic and elementary needs satisfied, he can neither become a good citizen nor can his moral standards improve. It is also a fact that poor people have neither religion nor moral standards. Therefore Islam has made provision for the basic needs of every individual in its economic system. The words of the Holy Prophet "that poverty takes man to the boundary line of disbelief" refer to the same basic needs of each individual.

This is the economic system to which the Holy Quran and the Sunnah guide us and which was put into practice by the first four Caliphs of the Holy Prophet. Abu Bakr, the first Caliph declares the policy of his caliphate in these words : "The weak among you is strong in my eyes until I get his rightful share back to him, if God so pleases ; and the strong among you is weak in my eyes until I take back the share of others from him, if God so pleases."¹

In these words, Abu Bakr has shown a way to permanently end the economic inequalities in the community for they have no place in the economic system of Islam. In this system, surpluses

1. Quoted by Naeem Siddiqi, *Muashhi Na-HamwariounKa Islamia Hal*, 2nd Edition, 1958, p. 75.

are taken away from the people who get more than their rightful share by unjust and corrupt methods; while those, who receive less than their fair share, are given their due; thus economic justice and harmony is maintained in society.

Umar, the second Caliph, referred to this principle of justice in the following words: "By God! No one is stronger than the weak among you in my eyes until I get back his right from others; and no one is weaker than the strong among you in my eyes until I take away from him the wrongfully acquired shares of others."¹

Umar was very strict in maintaining social justice and he did not spare anyone, when found guilty of this offence. Once he remarked that "I will place one cheek of the aggressor (one who wrongfully acquires the share of the weak) on the ground and will place my foot on the other cheek and then receive the total due from him; and in this respect, I will place my own cheek on the ground before the Muslims."

In these words, the Caliph Umar has only reminded us of the significance of social justice, for so long as disharmonies and excesses are found in the economic system, society cannot attain perfection. In fact, the safety, success and prosperity of society are linked very closely with harmony, moderation and justice. So long as a society is working on this principle, it will prosper and no evil will arise in it. The Holy Prophet has explicitly stated the essence of the principle of justice in these words: "The best course in everything is the course of moderation."² And the Holy Prophet has explained the same principle in another way: "I am sent to teach high morals (which apply to the entire social life) to the people."³

Shah Wali Ullah of Delhi has tried to elaborate this principle in the following words: "This remarkable point is

1. Mohammad Husain Haikel, *Al-Farooq, Umar*, quoted by Naeem Siddiqi, *Muashhi Na-Hamwarioun Ka Islami Hal*, op. cit., pp. 75-76.

2. *Bukhari*, quoted by *Mishkat*, Vol. I, op. cit., p. 231, No. 1165.

3. *Muata*, Ahmed, quoted by *Mishkat*, op. cit., Vol. II, p. 230, No. 4843.

worth remembering that God's pleasure or His grace is not achieved by abstaining from the economic struggle for life. None of the Prophets has preached this. Those people, who renounce the world and go to the caves and monasteries in mountains and adopt a life of seclusion and aloofness, like the barbarians, are not at all loved by God. Their action is against the teachings of the prophets. When some of the companions of the Holy Prophet expressed their desire to adopt a life of seclusion, he at once stopped them from this action and remarked: "I am sent not for preaching asceticism but for popularising the ways of Abraham, the Prophet, in which there is no hardship." The prophets are commanded by God to purify the existing social system. If the people have introduced any disharmony in the system, they should try to bring it to harmony. God also does not like a system in which the entire struggle of the people is for the attainment of their material well-being. As a matter of fact, God likes neither a luxurious life nor a secluded life (of an ascetic). Having due regard for both sides, the prophets have been asked to adopt a middle course so as to strike a balance between the spiritual and the material aspect of human life.¹

This is admittedly the most important contribution of Islam that it has taught man to improve his material life in order to improve his spiritual life. This moral conception of life has given a workable mean between diametrically opposed views of life. On the one hand, it declares that everything of this world is for the use of man, and, on the other, it lays emphasis on the responsibilities of man, that just as he is responsible for himself, so is he responsible for his family and for his relatives, and then for his nation and all humanity. When he himself benefits from his own wealth, he must, in the like manner, let others benefit from his wealth.

Thus, by diverting the selfishness of man into unselfish channels, and by harmonising materialism with spiritualism, Islam has suggested a practical solution of the most complex and

1. Shah Wali Ullah, *Hujjatullah-al-Baligh*, Vol. I, p. 104; and Vol. II, pp. 105-106.

difficult problem. It enables man to profit from both the material and spiritual aspects of life for establishing a social system based on justice and equity; and this objective is achieved in so simple a manner that individual, consciously or unconsciously, becomes a useful part of the economic system.

(c) *Moral Education*: In order to build up this high character in individuals, Islam gives them moral education and practical training, so that they may efficiently shoulder the burden of the responsibilities of this system. First of all, it inculcate the belief that God alone is the cherisher and sustainer (رب) of all and that He has pre-arranged their sustenance (but they have to work hard to get it). This point is mentioned in various places in the Holy Quran.

1. In Sura Al-Ankabut:

"Those whom ye serve instead of God have no power to give you sustenance: Then seek ye sustenance from God." (XXXIX: 17)

2. In Sura Al-Imran:

"Say O God! Owner of sovereignty; Thou givest sovereignty to whom Thou pleasest, and Thou withdrawest sovereignty from whom Thou pleasest—And Thou givest sustenance to whom Thou pleasest, without measure." (III: 26)

3. In Sura Al-Fatir:

"What God out of His mercy doth bestow on mankind none can withhold it; what He doth withhold, none can grant thereafter. He is the Mighty, the Wise." (XXXV: 2)

The Holy Prophet explained the sovereignty of God in these words: "Every one of you should ask God for all his needs, however, simple and ordinary they may be, even though it be shoe-lace or salt (for cooking)."¹

This sort of education creates confidence among the people and helps to widen their outlook.

Then they are told that God would test them through their economic inequalities and see how the rich among them spend

1. Abu Daud, Nasai, Ahmad, Zareen, quoted by Mishkat, op. cit., Vol. I, p. 321, No. 1751-1753.

their wealth and the poor their days of adversity. This helps to develop a spirit of love, fraternity and benevolence among the rich; and a spirit of patience and perseverance, instead of envy and hatred, among the poor. The former maintains the balance of distribution of wealth in society, while the latter keeps its integrity and cohesion intact.

Finally, the conception of the Day of Judgement (that every man shall have to answer one Day), before God, for his actions (economic as well as non-economic) makes them act cautiously in every walk of life.

1. In Sura Al-Takathur:

"Then, shall ye be questioned that Day about the joy (ye indulged in)." (CII: 8)

This questioning here refers to the fact that every individual will be held responsible for every action he has performed in this world.

2. In Sura Al-An'am:

"He hath exalted some of you in rank above others, that He may try you by the test of that which He hath given you." (VI: 165)

This Divine auditing makes man more responsible and trains such individuals who regard the service of humanity as their true success. In such a society, it is inconceivable that individuals should earn wealth by wrongful means or try to exploit their fellow workers.

Along with this moral and mental teaching, Islam puts very high ideals before man according to which his life is not merely like an animal's needing only material sustenance; It emphasises that food and other economic means are there only to maintain his life, while the true purpose of life is to work for the welfare of humanity. A reference is made to this end in Sura Al-An'am in these words:

"You are the best community that hath been raised up for mankind. Ye enjoin right conduct and forbid indecency (and what is wrong)." (III: 110)

In this verse, the people are asked to make human life happier by maintaining harmony and justice in social life for it is the best service of humanity.

(d) *The Islamic Solution* : It is true that the principles given by the Holy Prophet were given in a particular age, under particular conditions and were applied to a particular society under entirely different conditions ; but, in their application and in the method which the Holy Prophet and his companions adopted, we can find some fundamental principles which can prove equally useful and beneficial in our age for the just and rational organisation of human society.

In the economic sphere, Islam tries to bring about conciliation and rapprochement between the diverse economic motives of different people. Selfishness, which is found in human nature, is made to work moderately in every individual and in every group. If, along with it, other high moral qualities of human nature like sacrifice, benevolence, mutual help, love for others etc. are given a reasonable chance of moulding character, then every individual on the face of earth, will find sufficient means to lead an honourable and decent life according to his natural ability ; and no disequilibriums (or disturbing elements) can grow to disturb or cause unnecessary disruption and dislocation in the economic system.

This is what Islam has done to achieve its objective : it has tried to sublimate human motives of selfishness and greed through high moral education and training, so that the people may willingly, without external coercion, assist the state in the establishment of a just and balanced system in the country.

(e) *The Natural Path* : It is a fundamental point in Islam in dealing with the problems of life, it does not temper with the natural laws and principles of life inherent in human nature ; and wherever there is any refraction from the path of nature, it redirects it back to the natural path. The second important principle on which Islam has based all its social and economic reforms is that : "that the introduction of a few external regulations in the social or economic system is not considered sufficient and a far greater stress is laid on moral reformation and the creation of the right moral attitude

among the people ; this is because it wants to make sure that the evil in the mind of man is suppressed in its origin."

The third basic principle, which can be traced throughout the Islamic system, is that the authority and pressure of law and the coercive power of the Government is not used except when it becomes inevitable to do so.¹

"Islam, while observing these principles, recognises all those natural instincts on the economic side of human life which have always formed the foundation of human economy ; and abolishes wrong and unjust principles, not through the coercive power of the state but through moral education and a small measure of external force. The principle that man should be free to strive for his livelihood ; that he should retain the right of ownership over whatever he earns by his labour ; and that disparity must exist between various men due to their varying abilities and circumstances, has been conceded by Islam to the extent to which it is in accordance with nature. It then seeks to qualify this principle and introduces certain restrictions on its actual operation, so that it may not be misused and thereby made a means of exploiting and oppressing the weaker sections of society."

"Man was lost in the numerous crooked footpaths of life when he was shown the main highway by the Messengers of God, Who sent His Messengers only to show the path of Justice and righteousness to His creatures, so that they might not go astray from it.

The Holy Prophet has shown man the same Motorway for the reconstruction and establishment of a balanced and just system in society."¹

"The economic system which Islam wants people to establish in human society is the most scientifically devised system of socialism which allows a large field to personal initiative, permits private property but at the same time creates such checks and balances that liberty and order get balanced. Islam is as much

1. S. Abul A'la Maudoodi, *Economic Problem of Man and its Islamic Solution*, 1955, pp. 45-47.

against Laissez Faire Capitalism as regimented totalitarianism which spreads its tentacles to every aspect of an individual's life to the extent of strangling his conscience. There was liberty granted not only to individuals but to communities within the state to follow their own ways of life, provided they did not indulge in any habit which poisons the whole of the social organism."

"Islam has definitely equalitarian trends but it does not believe in levelling down all differences by force. Let people think, believe freely, act freely, create wealth, if they can, freely but legitimately. But evidently free actions of individuals will create differences in achievements and material gains. If society in general or any portion of it is not suffering from dire misery and paralysing poverty, let there be gradation of wealth honestly earned and innocently enjoyed."¹

"Islam allows a person to create as much wealth as he can by his knowledge, skill and labour, through means that are not unsocial and immoral, and it envisages natural inequality of energy and aptitude which would necessarily result in the inequality of material or social rewards. But as all society is one organism, it prohibits all those measures that lead to the concentration of wealth in a few hands. It is a Quranic injunction that economic life must be so organised that too much wealth does not remain locked up in private treasures. Like all religions, Islam inculcates charity but it goes further than any other creed by imposing a capital levy on all surplus that remain unutilised in single hands for a whole year. Then the Islamic Law of Inheritance was used as a means of dispersion of capital, creating a comparative equality of opportunity for a number of individuals to start life again on the basis of individual initiative and personal effort."²

In the words of Maulana Abul Kalam Azad, "if the system, as visualised by Islam, is truly and wholly established in society and all its departments are organised in their right places,

1. Khalifa Abdul Hakim, *Islam and Communism*, 3rd Edition, 1962, pp. 168-169.
2. Khalifa Abdul Hakim, op. cit., pp. 167-168.

such a social system will grow up in which there will be neither big millionaires nor paupers and destitutes. The great mass of people will be moderately well off."¹

SECTION 4

(a) *Social and Individual Welfare*: Islam regards social and individual welfare as complementary rather than competitive and antagonistic. It, therefore, encourages cooperation instead of competition and rivalry; and develops an intimate relationship between individuals. In an Islamic system, good of the individual is considered to be the good of society and *vice versa*; if society prospers, the individual is better off, and if the individual prospers, society also prospers.

But this is possible only when the individual and the social welfare is closely linked up, and the individuals maintain complete harmony between their individual and the social good; so much so that in acquiring their individual needs they do not, directly or indirectly, damage good of others. If they themselves benefit, they also let others share in that benefit; and if they cannot derive any benefit from any enterprise, they complete it for the sake of others, who may benefit from it. This is how in the Islamic system every individual shares in the welfare of others and the individual and the social welfare become complementary.²

Thus the economic system of Islam is based on the concept of harmony between the individual and the social good. It does neither separate the individual from society, nor does it regard his welfare conflicting with that of society. It allows private ownership of land and other means of production in principle, but restricts it in such a way that it becomes harmless to social good.

As the objective of the Islamic state is to equitably provide and distribute means of sustenance among the people according to their needs, it finds no difficulty in determining the form of its organisation or distribution. It matters little, whether the

1. Maulana Azad, *Tarjaman-ul-Quran*, Vol. II, p. 132.
2. Mohammad Qutb, *Islam the Misunderstood Religion*, pp. 154-155.

means of sustenance (production) are entrusted to the individual or to the community. Whoever is entrusted with the means of sustenance, is supervising it as a trustee and has the right to benefit from it along with others, so long as he cooperates with the Caliphate in attaining its above-mentioned objective and is helpful in creating that atmosphere which guarantees social welfare and progress for all.

It is not important in this system, whether means of production and other sources of wealth are owned by individuals or the community; the real thing is the objective. If it can be achieved by distributing land and other property among the individuals, then they are distributed among them; on the other hand, it is better achieved through communal ownership, then they are entrusted to the community.¹

Islam emphasises the fact that a man is a social animal and, as such, can develop his personality only in society. Five-day prayer in Islam is compulsory in congregation and so is the pilgrimage to Mecca. The Muslims are enjoined to pray five times a day but are told to carry on their trade and commerce after the prayer, for a man, who says his prayer and does nothing to earn his living, can neither contribute anything to develop his own personality nor to social good. The Holy Quran tells its followers :

"When you have finished your prayer, then disperse, seeking the grace of God in work and trade." (LXII : 10)

The words, "seeking the grace of God" used in the above verse, signify all sorts of lawful business, including trade, industry, commerce etc., in which people are engaged to earn their livelihood.

Then the Muslims are allowed to trade during the pilgrimage which shows that both the prayer and economic struggle are essential for the welfare and development of human personality :

"There is no harm in trading while ye are engaged in pilgrimage." (II : 198)

This verse assures the Muslims that the seeking of worldly goods is in no way against the spirit of worship and that there is no

1. Mohammad Qutb, *Islam the Misunderstood Religion*, pp. 154-155.

harm if they trade while performing pilgrimage. Islam permits the Muslims to engage in lawful trade or other business, free from fraud and gambling :

"O men of faith ! do not devour the goods of another with injustice but trade based on mutual agreement and goodwill is allowed." (IV : 29)

Honest trading is lawful in Islam. The Holy Prophet himself traded and set an example to the honest trader. He worked hard, when engaged in trade, to earn his livelihood, and admired honest workers and traders. Once he remarked that a truthful and honest trader would be the companion of the prophets, the righteous and the martyrs.¹

It is thus evident that 'Islam is not an other-worldly creed, asking men only to save their souls for the next world. It is a religion which teaches men how to live this life well, and well-being here and now creates all the spirituality that man needs. Man lives in a physical world and he has physical needs. All Nature is there as a vast field for his activities : he must work as well as pray, although any work well done is also a kind of prayer. Man's essential ideals are spiritual, the nature of all intrinsic values super-individual. His spirit also something *sui generis*, is linked with matter and with body ; he is not a disembodied spirit. Honest physical and mental labour is the only means of keeping mind and body healthy. A religion which teaches such harmony of all human functions and inculcates the integration of all the elements of life is poles apart from dialectical materialism and mere biologism. Islam does not close its eyes to the materialism and economic aspects of existence but the organisation of life at these levels is not the ultimate aim of existence. Materialism emphasises material necessities and material causes and stops there, but the life of the spirit has to treat them as stepping stones for higher things.'²

SECTION 5

How is Moderation Achieved ?

Islam adopts practical methods of educating and training its

1. Khalifa Abdul Hakim, op. cit., p. 204.

2. Ibid p. 205.

members in order to maintain harmony in its system, and tries to sublimate human instinct of selfishness and harmonise his spiritual and economic needs by moral education. Greater stress is laid on moral reformation and the creation of the right moral attitude towards life among its members, so that evil of greed in their mind should be not only suppressed but sublimated to heights of spiritual glory and material success. Along with moral teaching, it also introduces certain restrictions to check the uncompromising forces and Satanic desires in society. But main reliance is placed on the moral training of the people and small measure of external force is used very sparingly when found absolutely necessary for the preservation of the social system of Islam.¹

Moral Teaching

In order to create and maintain this ideal system. Islam depends mainly on moral education and training of its members. It uses education as an effective means of creating a spirit of cooperation, mutual love and self-help among its followers. It starts with the belief in God.

Teaching for Character Building

Belief in God: Belief in God is fundamental to the development and growth of character which Islam wants to build in its followers. If a man believes in God and the Day of Judgement, he is fully conscious of his duty and responsibility to God and His creatures. This sense of duty makes him an efficient, God-fearing and responsible working member of society. The Holy Quran reminds man of his responsibilities in these words :

1. "Then shall ye be questioned that Day about the joy (ye indulged in)." (CII : 8)
2. In Sura Al-An'am :
"He hath exalted some of you in rank above others, that He may try you by the test of that which He hath given you." (VI : 165)

The Muslims are here warned of the consequences of misuse of wealth and other means of power, which are given to them as

1. S. Abul Ala Maudoodi, *Economic Problem of Man*, op. cit., pp. 45-47.

a trial to see whether they remain faithful to God, and kind and benevolent to His creatures.

3. The Muslims are asked not only to remember the Day of Judgement but also the fact that it is He Who gives sustenance and no one else :

"Those whom ye serve instead of God, have no power to give sustenance; then seek ye sustenance from God."

(XXIX : 17)

4. And in Sura Al-Fatir :

"What God out of His mercy doth bestow on mankind, none can withhold it; what He doth withhold, none can grant thereafter, He is the Mighty, the Wise." (XXXV : 2)

The Holy Prophet very strongly emphasised upon his followers the importance of this belief and advised them always to ask God for all their needs, however, simple and ordinary they might seem ; even though it were a shoe-lace or salt (for cooking).

God is Guarantor of Sustenance

The Muslims are told to believe in God and also that He is the Cherisher and Sustainer of all the worlds. It is, therefore, necessary that they should neither panic, if at any time, they are short of means of sustenance nor feel proud, if they have in abundance, but always trust their Lord, Who provides sustenance to all His creatures :

"And there is no animal in the earth but on God is the sustenance of it." (XI : 6)

They are further told to confide in their Lord. Who provides sustenance to animals, birds and human beings, who have no means of livelihood ; and that by doing so they will not be ruined.

"And how many a living creature carries not its sustenance, God sustains it and yourself." (XXIX : 60)

This teaching is meant to widen the horizon of human mind and develop feelings of love, affection and mutual help among them so that they might not fight like animals in their struggle for livelihood.

High Ideals

Islam sets a very high ideal before them which saves them

from being economic animals who live merely for foods :

"You are the best nation that has been raised up for mankind; you enjoin good and forbid evil and you believe in God." (III : 110)

It is to be noted that the excellence of the Muslims lies in their enjoining good and forbidding evil, and in their great faith in God. If they lose these qualities, they undoubtedly lose their excellence as well.

This teaching of the Holy Quran infuses such a spirit among the members of the Muslim community that they spend more and more of their time, wealth and other powers in the betterment and purification of people.

Purification of Soul

This is another means of developing personality and building the character of the individual members of society. In order to make life prosperous and successful in this world, it is absolutely necessary that it must be organised in accordance with the demands of nobler and higher pursuits of life and its physical needs must be kept subservient to this ideal :

"He is indeed successful, who causes it (soul) to grow, and he indeed fails who buries it." (XCI : 9-10)

The word (زکّیة) used in this verse means that 'he made it to grow or increase or thrive'; and the word (دستبر) means the opposite, i.e., 'he hides it or conceals it'; the former signifies purification and the latter corruption. The use of these words really indicates that every man is given the faculties and powers necessary for this perfection. There are some who use them for the purification and development of their personalities while there are others, who keep them concealed and do not benefit from them.

Thus the basic problem according to this concept is the purification of the soul or development of personality. It does not, however, mean any deviation from the path of moderation but merely reflects the attitude of the Muslims towards wealth. It simply means this : that all other problems, including the economic one, are servants, not masters of man ; and the purpose of all of them is to help in the development of his personality as

well as the purification of his soul.

Self-Culture: The root cause of human injustices and wrongs is the feeling of jealousy, which breeds on the greed of the human mind. Islam has, by self culture, saved men's mind from the contamination of greed. It has not destroyed this instinct of man for that would have been unnatural as well as dangerous. What it has done is the sublimation of this instinct by high moral education and practical training. It is this moral attainment which is spoken of in the following verse of the Holy Quran :

"And whoever is saved from the greediness of this soul, these it is that are successful." (LXIV : 16)

"The most sensible attitude should, therefore, be to be satisfied with the actual necessities of physical existence and if anything more, whatever may fall to one's lot without much arriving for it. It is only through self culture that a man can confine his sense of need to the things actually needed for his physical existence and to what may come to him without being jealous of others."¹ This sense of proportion between the actual need of physical existence and the false or artificial ones, come only through moral education and training.

And it is a fact that many of human needs are very often unreal and artificial rather than real ; and these can be greatly reduced by moral education and suitable culture of the mind. If the fancied economic needs of man are reduced and brought down to practical and real ones, and consequently, the dread of poverty is removed from his mind, he can truly experience the inner happiness which he has been actually seeking through his blind pursuit of physical wealth.²

The Holy Quran has rightly called the "dread of poverty" a disease caused by the devil :

"The devil threatens you with poverty and enjoins to be niggardly, and God promises you forgiveness from Himself and abundance." (II : 268)

Obviously, freedom from false fear of poverty will make man-

1. Aftab-ud-Din Ahmad, *Islam or Marxism?*, pp. 6-7.

2. Ibid pp. 11-13.

kind richer economically as well as spiritually. But this can only be achieved through a well balanced and sound religious culture of the mind as is provided by Islam.

Teaching for Anfaq

In order to develop and foster high moral qualities among people, Islam has laid down, among other things a code of expenditure of their surplus wealth. It suggests that the surplus wealth should be utilized in the service of virtue, righteousness public welfare and in rendering assistance to persons who have been unable to secure their due share to meet their needs. The best course for people who have surplus wealth is to hand it over to others so that they may satisfy their needs. This quality is regarded as one of the highest standards of morality in Islam. And Islamic society always respects those who earn and spend much more than those who keep their wealth hoarded or who go on investing their surplus wealth in earning more and more.¹

Law merely takes a certain portion (not whole) of the wealth of the rich and does not go beyond a certain limit. But moral education achieves much wider results and infuses such a spirit among the people that they are prepared to dispose of all their wealth in the way of God. There are many verses in the Holy Quran which help to infuse this spirit among the people and encourage them to spend their wealth on the poor :

"O you who believe! Give of the good things which you have (honourably) earned, and of the fruits of the earth which We have produced for you, and do not even aim at getting anything which is bad, in order that out of it you may give away something, when you yourselves would not receive it except with closed eyes (with disgust)." (II : 267).

This verse makes it clear that charity has value only if something good and valuable is given out of one's honourably earned or acquired income or out of the bounty of God (i.e., wealth produced in Nature).

Thus Islam has enjoined upon its followers to give their wealth in charity to other less fortunate members of the com-

1. S. Abul Ala Maudoodi, *Economic Problem*, op. cit., p. 51.

munity ; it helps firstly towards the mental and self culture of the one who gives and secondly towards the fulfilment of the one who receives it. The Holy Quran enjoins giving of one's surplus wealth in these words :

"And they ask thee as to what they should spend ; Say : What you can spare (over and above your needs)."

(II : 219)

The word "Al-Afw" (الْأَفْو) used in the above verse of the Holy Quran means surplus left over after meeting one's needs. The Holy Quran clearly enjoins its followers to give over their surplus wealth to the poor for meeting their necessities of life. The Holy Prophet never liked that anyone should keep the surplus wealth with him while his neighbours and brothers in Islam were starving. The Holy Prophet once remarked that it was not possible for any Muslim to sleep with his stomach full while his neighbour was hungry.

The Holy Prophet laid great emphasis on this aspect of private expenditure and condemned those who did not help the poor members of the community. It is reported that the Holy Prophet said that anyone who turned away a hungry beggar from his doorsteps, would be asked by God on the Day of Judgement : O son of Adam : I begged food from you but you refused to give me food.

In order to encourage private expenditure in this way, the Muslims are further told that there is due share of the poor in their wealth besides Zakat in these words :

"There are rights (of God and the poor) in the wealth besides Zakat."

And the Holy Quran appreciates those who give a due share to the poor from their wealth in these words :

"And in whose wealth there is a known share for the beggar and the destitute." (LXX : 24-25)

In Sura Al-Dhariyat :

"And in their wealth, there is a due share for the beggar and for one who is denied good." (LI : 19)

God likes and appreciates the efforts of those who spend their wealth on the poor and the destitute, but likes not those

who refrain from spending their wealth on the poor :

"So woe to the praying ones—who refrain from acts of kindness." (CVII : 4-7)

The word (الساغون) means every good or kind deed or any ordinary but useful thing. In the above-mentioned verse, the Holy Quran openly condemns those praying ones who perform their prayers but do not give even ordinary useful things to the poor for use.

In Sura Al-Fajr :

"Nay, but you honour not the orphan, nor you urge one another to feed the poor." (LXXXIX : 17-18)

The Holy Quran here warns the rich, who are indifferent to the orphans and the poor, that their injustice to the weak in the community will bring down upon them the wrath of God. Therefore it is in their own interest that they should recognise the rights of the poor and the orphans in their wealth. It also condemns Muslims who say their five-day prayers, but do not help the poor people.

Then the Holy Quran warns the wealthy people of grave consequences (of their niggardly act of ungratitude to God) on the Day of Judgement in these words :

"And those who hoard up gold and silver and spend it not in God's way —announce to them a painful chastisement." (IX : 34)

This verse does not prohibit acquisition of wealth but condemns its hoarding, for then it is neither spent in the cause of God nor for the welfare of His creatures. The niggardly people are again warned in the following words :

"And let not those who are niggardly in spending that which God has granted them out of His Grace, think that it is good for them ; nay, it is evil for them. They shall have a collar of their niggardliness on their necks on the Day of Judgement." (III : 180)

And in Sura Al-Humazah :

"Woe to every slanderer, defamer ! Who amasses wealth and counts it. He thinks that his Wealth will make him abide."

Nay, he will certainly be hurled into the crushing disaster." (CIV : 1-4)

Just as goodness and benevolence are the two qualities which are the foundation on which human character is built, hoarding and accumulation of wealth is an evil which leads to ruin and disaster. A community which does not spend on its poor members destroys itself by reducing the purchasing power of one part of its section.

Interest-Free Loans

Islam condemns interest but at the same time creates conditions in society which make interest-free loans available to people in need. Even the poor debtor is given respite in his financial difficulties :

"If the debtor is in difficulty, grant him time till it is easy for him to repay. But if you remit it by way of charity, that is best for you if you only knew." (II : 280)

The Holy Prophet greatly encouraged the Muslims to grant interest-free loans to their fellow human beings.

The Holy Prophet is reported to have said : "May God have mercy and blessing upon a man who is kind-hearted and generous in his dealings and behaves gently in demanding his loans."¹

It is reported that the Holy Prophet said : "One who wishes to be safe from pain and suffering on the Day of Judgement, should remove the hardships of a destitute debtor or should lessen his demands on him."²

The Holy Prophet once remarked that "one who gives time to a destitute debtor to repay his debt or reduces some capital from his loan, would be under the protection of God when there would be no other protection."³

The Holy Prophet is reported to have said that "the upper hand (one who gives) is better than the lower hand (one who receives)."⁴

1. Bukhari, quoted by *Mishkat*, op. cit., Vol. I, p. 461, No. 2653-2654.

2. Muslim, quoted by *Mishkat*, op. cit., Vol. I, p. 475, No. 2760.

3. Ibid p. 475, No. 2761-2762.

4. Bukhari and Muslim, quoted by *Mishkat*, op. cit., Vol. I, p. 319, No. 1738.

SECTION 6 LEGAL MEASURES

Islam has no doubt fostered the spirit of Anfaq (انفاق) and private expenditure (seeking the pleasure of God) through moral teaching, but it has also taken certain effective legal steps to maintain the propensity to consume at the required level corresponding to full employment. It is true that moral education encourages people to spend more and more in ways seeking the pleasure of God. The more the people have understood and imbibed the spirit of Islam, the more will they spend on the betterment of the poor merely to win the pleasure of God.

Thus a far greater stress is laid on moral education and training in creating the right moral attitude among men so that they are able to understand the true function of wealth in relation to individual and social welfare. This type of education and training helps a great deal in increasing private expenditure on the uplift of the poor and, thereby, boosting the level of consumption but this may not provide complete cure for the ills of society. Because "in spite of all moral education and the exercise of moral pressure of a reformed society, it is not possible to get rid of individual tendencies towards greed and profit-making. A good many people will always remain who would like to invest their surplus wealth to make more wealth over and above their needs."¹ Therefore, relying mainly on its moral reformation for achieving this objective, Islam has also introduced a few external regulations and limitations to encourage the healthy forces and check the Satanic desires from rising in the community.

The principle explaining the use of legal measures along with moral education of the people is stated in these words :

"We verily sent Our Apostles with clear signs, and revealed with them the Book and the Balance (of right and wrong), that men may stand forth in justice ; and We sent down iron, in which is (material for) mighty war and many uses for mankind." (LVII : 25)

1. S. Abul Ala Maudoodi, *Economic Problem*, op. cit., p. 52.

This verse of the Holy Quran is very significant in explaining the principle of justice or moderation and its operation in human life. The first part of the verse explains how this system of justice will be evolved through moral teaching and persuasion which form the backbone of the entire system. The second part indicates the use of legal restrictions so that the antisocial element in the economy may not misuse it and exploit the poorer section of the community.

Thus the Book shows the right way, clearly distinguishing between good and evil. The Balance signifies the path of moderation, the Golden Mean between the extremes, which is to be maintained not only in the four walls of the mosque but in every sphere of our practical life. It is almost impossible to isolate any one aspect of human life and then establish justice in it, for there is very close and intimate relationship between them. If we establish and maintain justice in any one sphere, say, economics, we must establish justice in the entire social life of man, otherwise, all our efforts will be wasted.

These legal measures are of two types, (a) Positive and (b) Negative.

(a) *Positive Measures*: These measures determine the obligatory duties of the Muslims to the state and help to establish justice in the economic (as well as non-economic) field. The purpose of these is to persuade the individuals, if necessary by force, to accept certain social standards and social responsibilities for the common good of society.

Compulsory Payment of Zakat : All the wealthy members of the community have to pay the annual levy of Zakat at the rate of 2½% on their accumulated wealth for the benefit of the poor and the needy in the community. The Public Exchequer collects Zakat from the wealthy and distributes it among the poor members of the community who need and deserve help. This is in fact the best form of insurance for society ; it destroys all those evils which result from the absence of any regular arrangement for collective help and cooperation. Thus Zakat, by providing means of livelihood to the needy and the

destitute, help in increasing their purchasing power and, thereby in expanding trade, industry and other business activities in society; in short, every branch of economic activity in the community.¹ This helps also to establish a constant balance between production and consumption in the Muslim society and thereby keeps it free from the evils of trade cycles and slumps.

The Law of Inheritance: The Law of Inheritance helps in diffusing wealth concentrated in a few hands among hundreds and thousands in the community. All the wealth which a person has been confining in his hands by gradual accumulation from all sides, in spite of Zakat levy and private expenditure (Anfaq), is apportioned among his heirs, male and female alike, immediately after his death.² The Law of Inheritance is explained in these words:

"For men is the share of what the parents and the near relatives leave, and for women a share of what the parents and the near relatives leave, whether it be little or much—an appointed share." (IV : 7)

And "under the Islamic Law, sons, daughters, fathers, mothers, wives, brothers, sisters, all of them succeed to a person's inheritance which must be apportioned among all of them according to a definite code. If near relatives do not exist, a search will have to be made for distant ones and this wealth distributed among them. If no relatives, near or distant, are forthcoming, even then a man is not entitled to adopt any heir himself. In that event the whole community will succeed him and so all his accumulated wealth will be deposited in the Public Exchequer. In this manner even if a man may concentrate millions and billions of money, it will all be dispersed after his death in small proportions within two or three generations and every such accumulation will be turned gradually into circulation in the community."³

Thus in a couple of generations the property of the rich

1. S. Abul Ala Maudoodi, *Economic Problem*, op. cit., p. 56.

2. Ibid p. 58.

3. Ibid p. 58.

would be divided among hundreds and thousands of their heirs and this would increase the propensity of the community to consume. When the Law of Inheritance is working in conjunction with Anfaq and the levy of Zakat, it would achieve the desired results (i.e., full employment) in a much shorter period.

Negative or Prohibitory Measures: These measures are meant to determine the boundaries of what is unlawful or forbidden to the people in an Islamic state. The purpose of such measures is to restrain people from such activities which are harmful to society. In order to achieve its objective, Islam has forbidden the following antisocial and harmful activities.

Interest: Islam has strictly prohibited lending of the accumulated savings on interest. People are free to save as much as they like but their accumulated savings would not grow on interest in the economic system of Islam (for details see chapter on Interest in the second volume of this book).

Accumulation of Wealth: Islam also prohibits the hoarding of accumulated wealth. You must spend whatever wealth you possess in the purchase of your necessities of life and hand over the surplus to others for the satisfaction of their needs and thus keep the whole of the accumulated wealth in constant circulation in the community. But if you do not do this and insist on its accumulation, then the state has the right and the power to collect your surplus for meeting the needs of those people in the community who are not able to earn anything or sufficient wealth to satisfy their wants.¹ The Holy Quran warns these people in the following words:

"And those who hoard up gold and silver and spend it not in the way of God, announce to them a painful chastisement." (IX : 34)

Antisocial and Harmful Activities: Islam prohibits all such activities and practices which are harmful to the common welfare of society, e.g., gambling, speculation, black-marketing, profiteering, immoral earnings, income from corruption, dishonest and deceitful dealings, individual monopolies in

1. S. Abul Ala Maudoodi, *Economic Problem*, op. cit., p. 53.

social wealth, luxurious and extravagant living drinking of alcohol etc.

The legal measures are the pillars of the economic system of Islam. Private expenditure (Anfaq) provides the necessary lubrication and helps in the proper functioning of the legal machinery without undue interruptions or friction. As a result, the inequality of opportunities created by unjust accumulation and unfair distribution of wealth, vanishes in no time and society, which is split up into the over-nourished and the under-nourished, with superfluous wealth extravagantly squandered on the one hand and abject poverty and insecurity on the other, is welded together through love, fraternity, co-operation engendered by the moral teaching of Islam.

SECTION 7

Contribution of Islam to the Principle of Justice : One of the greatest contribution of Islam to humanity is the principle of justice and its operation in every sphere of human activity. It has, in fact, given us a workable mean between the diametrically opposed traditional practices. It enjoins on its members to improve their material life in order to improve their spiritual life and tells them that everything of this world is for their use. But at the same time, it makes them responsible not only for themselves or their families, but also for their relatives, the poor and the destitute, the nation and finally the whole humanity. When they benefit from their wealth, they must in the like manner benefit other members of society.

Thus by diverting selfishness of man into unselfish and constructive channels without suppressing it, Islam has provided a practical solution of the modern economic problem. All are enjoined to work together to organise an economic system based on equity and justice for all and not for any particular individual or section of the community. In this system, every individual becomes a useful part of the whole and works for his benefit as well as for the benefit of society.

(a) *Principle of Justice in Production :* Islam forbids its followers to exploit other people or to use unjust

1. The Holy Quran, 28 : 77.

methods in acquiring wealth ; but it allows them the use of all good and fair means in the acquisition of wealth. It also admits the right of the individual to own property and work with freedom but within certain limitations, for it cannot tolerate mis-use or abuse of these rights. In other words, it does not discourage people from earning wealth and getting rich through just and lawful means ; what it does not like is the use of wrong and unjust means to earn wealth.¹

The Holy Quran makes it obligatory for every Muslim to struggle hard according to his ability and power to earn his living. It tells him that the whole world is full of the means of sustenance and it is for him to find them out. The Muslims are told to go out in the land after prayer and seek their livelihood in these words :

"But when the prayer is ended, disperse abroad in the land and seek of Allah's grace." (LXII : 10)

The Holy Prophet explained this injunction of the Holy Quran in the following words : "Seeking lawful livelihood is the greatest duty (of the Muslims) after the duty of prayer."² And on another occasion, he said that "when you have finished the morning prayer, do not rest until you have worked for your living."

Umar, the second Caliph, always emphasised the importance of human struggle for livelihood and advised the Muslims to seek their sustenance in the hidden treasures of the earth. He told them to migrate to other lands, where the means of sustenance were rich and plentiful. He also stressed upon them that none should remain idle but struggle in search for livelihood.³

While demanding hard and constant effort from the followers in seeking livelihood, Islam enjoins them to adopt just

1. S. Abul Ala Maudoodi, *Economic Problem*, op. cit., p. 25.

2. Kanzal Amal, Vol. II, quoted by Maulana Hifaz-ur-Rehman, *Islam Ka Iqtisadi Nizam*, V Edition, 1959, p. 62.

3. Ibid p. 62.

and equitable means and avoid unlawful and wrong ones.

"O you who believe, devour not your property among yourselves by illegal methods except that it be trading by your mutual consent. And kill not your people." (IV: 29)

Thus Islam does not give an open licence to the people to earn wealth by any means available to them; it allows only such means which are not only harmless but also conducive to social welfare. It allows them the use of all those means of production, which are based on justice, and gives them freedom to earn their living without interference so long as they do not infringe the principle of justice or harm the common good of society.

Islam gives freedom to the individual to earn his livelihood and own property, but it takes all the necessary steps so that the means of production are not used to win personal glory or individual influence or to exploit the weaker members of the community.

To sum up, "Islam recognises the right of man to seek the means of his livelihood on God's earth according to his capacity, ability and natural endowments. But it does not concede him the right to adopt such means in the acquisition of wealth as could lead to his moral degradation or upset the social order. Islam sets the distinction of 'halal' (lawful) and 'haram' (unlawful) in respect of the different means of earning, and imposes the ban of illegality on all those methods which are morally or socially injurious. For this purpose, it has clearly specified those methods which it regards as injurious. Under the Islamic Law wine and other intoxicants and drinks which spread evil and immorality are not only unlawful (haram) in themselves but even their manufacture, sale, purchase and possession have been declared to be unlawful. Islam does not recognise adultery, music, dancing and other similar things as lawful means of livelihood. It declares all such dealings as unlawful in which the gain of one individual is secured by the loss and injury to some other person or persons or society as a whole. Bribery, stealing, gambling, speculation, business based on fraud and deceit, hoarding and holding back

the necessities of life with the object of raising prices, monopolies of the means of production by one or several persons which narrow down the field for others; all these methods have been declared unlawful. It has picked out carefully and branded as illegal all such forms of business as are by their nature capable of causing litigation, or in which the loss or gain depends on mere luck or accident, or wherein the mutual rights of the parties are not distinguishable."¹

If you study in detail the Islamic Laws of Trade and Industry you will see that the methods by which people become millionaires and multi-millionaires in modern times are mostly methods on which Islam has placed stringent legal restrictions. If business is carried on within the Islamic limitations, there is little possibility of anyone accumulating immense wealth.¹

To elucidate this principle, we would like to take the case of land in Islam. Islam destroyed the myth of landlordism firstly by abolishing the Law of Primogeniture by which only the eldest son inherits the whole estate; secondly by prohibiting those systems of land tenures which entail injustice and exploitation. Islam allows only those systems of land tenure which are just and equitable. The Holy Prophet prohibited all those systems of division of produce which affected adversely the interest of the cultivator.²

Islam adopts the same attitude towards capital. It does not forbid saving for meeting emergencies or other accidental calamities or for assisting in the production of further wealth. What it prohibits is hoarding or accumulation of capital for anti-social purposes. It advises them to keep wealth in circulation either by consuming it, or investing it or by giving it over to others who have little or no means of livelihood. And it gives a very strong warning to those who do neither of these things but hoard it; it has also placed certain legal restrictions on the use of surplus wealth. For example, they are forbidden to lend their accumulated wealth on interest, and besides, have to pay annual Zakat levy out of their accumulated saving.

1. S. Abul Ala Maudoodi, *Economic Problem*, op. cit., opp. 47-49.

2. Khalifa Abdul Hakim, *Islam and Communism*, op. cit., pp. 205-213.

(b) *Justice in Consumption* : The same principle of justice governs the field of consumption as explained in the following verse of the Holy Quran :

"And let not those, who are niggardly in spending that which God has granted them out of His grace, think that it is good for them. Nay, it is evil for them. They shall have a collar of their niggardliness on their necks on the Day of Judgement."

The Muslims are warned to protect themselves from the evils of niggardliness in the above verse ; and to guard themselves against the dangers of wastefulness of wealth in the following verse :

"And squander not (your wealth) wastefully. Surely the squanderers are the devil's brothers. And the devil is ever ungrateful to his Lord."

This verse regards wasteful expenditure of wealth as serious an evil as niggardliness, and in certain respects, more serious than the latter. This is because, by wasting wealth like the devil, people become ungrateful to God ; and this, in a sense, is open rebellion against the command of God. Therefore, the Holy Quran advises the Muslims to adopt a moderate course between the two extremes of niggardliness and wastefulness in these words :

1. *"Eat and drink and be not prodigal ; surely He loves not the prodigal."* (VII : 31)

2. And in Sura Al-Furqan :
"And they who, when they spend are neither extravagant nor parsimonious, and the just mean is ever between these." (XXV : 67)

3. Again in Sura Asra :
"And make not thy hand to be shackled to thy neck, nor stretch it forth to the utmost (limit) of its stretching forth lest thou sit down blowed, stripped off." (XVII : 29)

The Holy Prophet explained the principle of justice and moderation in expenditure in these words : "Moderation (between income and expenditure) is half the pleasure of the economic life." And Imam Razi, while commenting upon the above verse of the

Holy Quran, say that God has mentioned it as a quality of His servants who adopt moderation in their economic pursuits of life ; they neither waste nor withhold their wealth.

Thus the best course recommended is the Golden Mean between the extremes in our expenditure, so that without endangering the solidarity and liquidity of the economic system, we may be able to benefit from our wealth.

Briefly, "while Islam recognises the right of the individual to ownership of all that he may acquire by lawful means, it does not leave Him entirely free to use the wealth so acquired. On the other hand, it lays down various restrictions on its use. It is obvious that there can only be three possible uses of the wealth which a man acquires. It can either be spent, or invested to produce more wealth, or it may be hoarded."¹

In this connection, it may be mentioned that "all methods of spending which cause moral or social injury are forbidden. You cannot fritter away your wealth in gambling ; you cannot drink wine ; you cannot commit adultery ; and you cannot waste your money on music and dances or other means of self-indulgence. You are forbidden to wear silken dresses ; you are prohibited (except in the case of woman) from using golden ornaments and jewels ; and you cannot decorate your house with outlets through which the greater portion of a man's wealth is spent on his own luxuries and indulgences. The items of expenditure which it considers lawful are of such a type that a man may just be able to live a decent life of an average standard, and if any surplus is then left over, Islam suggests that it should be utilized in the service of virtue, righteousness, public welfare and in rendering assistance to persons who have been unable to secure their due share adequate to their needs. According to Islam, the best course to adopt is that one should spend all that he earns on his lawful and reasonable needs, and if any surplus accrues, to hand it over to other so that they may satisfy their needs. Islam regards this quality as one of the highest standards of morality and has put it forward as an ideal with such force

1. S. Abul Ala Maudoodi, *Economic Problem*, op. cit., pp. 49-53.

that a society influenced by Islamic ethics will always respect those who earn and spend much more than those who keep their wealth hoarded or who go on investing their surplus incomes in earning more and more."

(c) *Justice in the Field of Distribution*: The main principle governing distribution is justice and benevolence. Its purpose is two-fold; firstly that wealth may not concentrate in fewer hands but continue circulating in the community; secondly that the various factors of production may have a fair share of the national wealth.

It is true that Islam lays greater emphasis on purifying and refining human souls in order to establish an equitable system of life, but never ignores practical considerations. It achieves its objective of fair distribution of wealth in the community through moral education and training of the people, but, to ensure that the desired results are achieved, it also takes certain legal steps in this respect. It may, however, be pointed out that Islam neither favours nor preaches economic equality in the distribution of wealth. Just as other powers, like physical health and strength, ability and appearance etc., are unequally distributed among the people, so the means of production and distribution of wealth are unequally shared out. Human nature demands that economic gradation should be maintained among the people. If, by artificial means, economic equality is established, it will be impossible to maintain it for a long time because it is not just and equitable.¹

What Islam wants is equality among people in their struggle for the acquisition of wealth in order that they, irrespective of caste, creed or colour, may freely earn wealth according to their ability, without any legal or social restrictions. Thus its main purpose is to provide equal opportunities to all in their economic struggle irrespective of their social status. Besides, it does not permit inequalities of wealth to grow beyond a certain point and tries to keep them within

1. Mohammad Qutb, *Islam the Misunderstood Religion*, op. cit., p. 152.

reasonable and equitable limits. And, in order to check the growth and concentration of wealth, it prohibits the accumulation of wealth and insists upon spending it in the welfare of the community.

The following verse of the Holy Quran refers to the evil consequences of concentration of wealth in these words:

"And when We wish to destroy a town, We send commandments to its people who lead easy lives, but they transgress therein; thus the word proves true against it, so We destroy it with utter destruction." (XVII: 16)

There is reference here to the famous law of Nature. When people spend lavishly on their superfluities and indulge in life of luxury, they get used to it; and will not spare any means, however unjust or wrong, to maintain their life of luxury and ease. They will not hesitate to exploiting the poor and weaker sections of the community to satisfy their own selfish ends. Thus the rich will grow richer and the poor poorer and ultimately, this inequitable distribution of wealth will wreck the solidarity and cohesion of society.

And the words "We send commandments" show that when wealth gets concentrated in fewer hands, wickedness becomes rampant, and life of the common man becomes a burden and a misery for him. This state of affairs gradually breeds evils of discontentment and disruption in society and slowly saps its strength and leads to its destruction. The Holy Prophet was, in fact, referring to this very state of affairs, when he said that excess of wealth might endanger the Faith and Morality of the Muslims, while poverty might drag them towards disbelief. The Holy Prophet warned the Muslims of the grave consequences of unnecessary concentration of wealth in fewer hands.

Islam, therefore, takes necessary steps to increase the circulation of wealth in the community, so that it may not concentrate at any particular point. It ensures that it spreads out in the community through just and fair distribution. Moral teaching develops a sense of responsibility among the people, who consider the needs of their brethren in faith, as

important, if not more, as theirs and are always prepared to forego some of their own needs to meet those of other less fortunate members of the community. By educating and refining human nature, Islam achieved such a great success during the Caliphate that the early Muslims willingly shared their wealth and property with their brethren in Faith without expecting any reward except the pleasure and forgiveness of God. The Holy Quran mentions these people in these words:

"And they find in their hearts no need of what they are given, and prefer them before themselves, though poverty may afflict them." (LIX: 9)

This attitude of mind to the use of wealth of the early Muslims was the direct result of moral teaching of the Holy Quran which enjoins the Muslims to give to their brethren in faith what is left over after meeting their own needs as explained earlier:

1. *"And they ask thee as to what they should spend: Say, what you can spare."* (II: 219)

2. In Sura Al-Hashr, they are asked to spread out their wealth so that it may not concentrate in fewer hands: *"What God has bestowed on His Apostle—belongs to God—to His Apostle etc.—, so that it be not taken by turn by the rich among you."* (LIX: 7)

3. Then in Sura Al-Dhariyat, they are told that the poor and the needy of the community have equal right to share in their wealth:

"And in their wealth there was a due share for the beggar and for one who is denied (good)." (LI: 19)

The Holy Prophet explained the principle contained in the above mentioned verses of the Holy Quran by saying that society had a claim besides Zakat, on the wealth of the rich.¹ And Abdullah bin Umar is reported to have said that if Zakat was insufficient to meet the needs of the poor, then it was the duty of the wealthy to meet their needs and enable them stand on their own feet.¹

1. *Al-Muhallah*, part 6, p. 156, quoted by Khalifa Abdul Hakim, *Islam and Communism*, op. cit., p. 193.

Thus it seems that the poor have got a right in the wealth of the rich and it, as a matter of right, must come back to them. It is a duty of the wealthy to see that no one in the community is left without having his necessities of life fully satisfied. If the rich do not perform their duty honestly and keep on accumulating their wealth without giving its due share to the poor and the needy in the community, they are not only inviting the wrath of God, but also forcing the Islamic state to use its legal powers to take that share and distribute it among its rightful claimants.

To sum up, "it is obviously wrong in principle that a person should be entitled to amass all the means of living which he may have come to possess and continue to use them to secure further means. It is evident that the means of living which God has created on this earth are meant for satisfying the real needs of mankind. If, therefore, by sheer good luck one finds himself possessing more of these means than his requirements justify, it only implies that a surplus which was really the portion of others has reached him. Why should he therefore hold it for himself? He should look around for people who are not fit to secure their portion of the means of living, or who have failed to secure them, or again, who have received less than their needs, and he should realise that it is these people whose portion have come into his hands. As they could not secure it, it behoves him to transfer it to them. It will be a wrongful act if, instead of doing this, which is the proper thing to do, he starts using them for securing further means of living, for, in any case, the additional means which he will secure will be much more than his real needs and requirements."¹

Islam demands that this excess over and above one's needs should be given over to the community for meeting the needs of the poorer people so that the National Wealth may continue circulating among all classes. The people become fully conscious through moral education of the significant role of the principle of Social Justice in society and of their duty to honour

1. S. Abul Ala Maudoodi, *Economic Problem*, op. cit., pp. 25-26.

other people's rights and fulfil their obligations. Besides, legal measures ensure flow of wealth in the community and check its undue concentration at any particular point. But if, in spite of moral training and legal restrictions, unnecessary accumulation of wealth is created, then the Islamic state has the right and power to restore balance in society because Islam denounces all forms of injustice and threatens all those who accept them with most grievous chastisement.¹

(d) *Justice in Exchange*: The principle of justice was very strictly applied to various forms of exchange in vogue at the time of the Holy Prophet. The Holy Prophet maintained those forms of transactions which were based on justice and fairplay for all and prohibited all those forms of business transactions which were either unjust, or were likely to lead to quarrels and litigation, or resembled gambling, or contained an element of Riba or deceit, or where profit of one was based on loss of another.

One such method was *Talqi-Jallab* (تلقى جلب) which led to black-marketing and profiteering; another method very similar to the above was *Bay-al-Hadar-labad* (بيع الحاضر لباد). These two methods were mainly based on gambling. Other forms of transactions which were merely different forms of gambling, were *Bay Munabza* (بيع منابذة); *Bay Habal - Al - Habala* (بيع حبل الحبل); and *Bay-Al-Hasath* (بيع الحصاة). Among the deceitful forms of transactions, were *Misrat* (مصراة); *Bay-al-Kali-Bil-Kali* (بيع الكلى بالكلى) which led to quarrels and litigation. All these forms of business transactions² were forbidden by the Holy Prophet. He also forbade hoarding of foodstuff and monopoly in things of common use.

This action was taken partly to purify the different forms of transactions from unhealthy and harmful elements, and partly to introduce very strictly the principle of justice in the entire field of exchange. By these measures, the Caliphate

1. Khalifa Abdul Hakim, *Islam and Communism*, op. cit., p. 196.

2. All these terms will be explained in the chapter on Exchange of Wealth.

was able to eliminate most of the undesirable elements in business transactions and was thereafter able to introduce very successfully the principle of justice in the field of exchange.

SECTION 8

SALIENT FEATURES OF THE ECONOMIC SYSTEM OF ISLAM

The economic system of Islam, briefly explained in the previous pages, has the following Salient Features:

1. *Individual Liberty and Society*: Islam is, in fact, the torch-bearer of Truth and Righteousness in the world, and the Muslims are the people whose duty is to enjoin good and forbid evil as explained in the following verse of the Holy Quran:

(a) "They believe in Allah and Last Day, and they enjoin good and forbid evil and vie one with another in good deeds." (III: 114)

Then the Holy Quran commands them that there should always be amongst them a group of people to enjoin good and forbid evil in these words:

(b) "And from among you there should be party who invite to good and enjoin the right and forbid the wrong" (III: 103)

And again they are told that they are the best people who are now called upon to be the torch-bearers of Truth in the world:

(c) "You are the best nation raised up for men; you enjoin good and forbid evil and you believe in Allah." (III: 110)

It may, however, be remembered that the excellence of the Muslims spoken of the above verse is conditional upon their enjoining good and forbidding evil. If they lose this fundamental quality, they definitely lose their excellence as well.

It may also be noted that this fundamental duty of enjoining good and forbidding evil can only be performed if there is complete freedom of speech and freedom of action. In other words, individual freedom and enjoining good and forbidding evil (امر بالمعروف ونهى عن المنكر) are interdependent and always go together. You cannot enjoin good and forbid evil, if you have no freedom of speech.

As enjoining good and forbidding evil (امر بالمعروف ونهى عن المنكر)

is the basic principle of Islam which distinguishes it from other religions, it has given freedom to the individual to fulfil his duty. It has, in fact, established and developed such intimate relationship between the individual and society that they work together and there is hardly any clash between them. It "maintains that an individual has two simultaneous capacities : his capacity as an independent individual and his capacity as a member of the community. His response to either capacity may at times be greater than his response to the other one but he will finally combine and harmonise both."¹

"The social concept based on such belief does not separate the individual from his community nor does it regard them as two conflicting forces trying to overcome one another. Since an individual has an independent existence and is at the same time a member of the community, it is required of legislation to establish harmony between individual and communal propensities as well as between the interest of each individual and those of others. But such harmony must be achieved without sacrificing either interest for the good of the other. Legislation should not aim at the crushing of the individuals for the sake of society nor should it allow society to disintegrate for the sake of one or more individuals."¹

"The economic system of Islam is based on the above-mentioned concept of harmony which is some sort of a happy medium between capitalism and communism. It combines the merits of both systems without making the mistakes or deviations of either."¹ But it achieves its objective mainly through moral education and training of the individual with very few legal restrictions as explained earlier. This is because in the Islamic System, the individual and not the community, is the central figure. The individual does not exist for the community but, on the other hand, the community exists for the individual. It is the individual who will be accountable in his individual capacity to God on the Day of Judgement and not the community.

1. Mohammad Qutb, *Islam the Misunderstood Religion*, op. cit., pp. 154-155.

And it is this personal responsibility of the individual which is the basis of all moral values and social concepts.

The real purpose of social life is not communal welfare but welfare of each and every individual. And the real test of a social system whether it is good or bad is this : how far does it help or hinder in the development of personalities of its individuals and in utilising their abilities. This is why Islam does not tolerate any system of social welfare which binds individuals into regimentation and thereby permanently destroys or curbs their personalities.

The development of individuality and growth of personality is not possible without freedom of thought and action. And freedom of earning is as, if not more, important as freedom of speech and freedom of press etc., for one whose livelihood is not independent enjoys no real freedom. It is, therefore, necessary that a man should have enough opportunities to earn his living freely without selling his conscience. Islam rejects and condemns all such systems which do not give any freedom to the individual nor do they provide equal opportunities to their members to earn their living. This is why Islam condemns both communism and capitalism ; the former for its undue restrictions on the freedom of the individual and the latter for not providing equal opportunities to all its members to earn their living and to do and enjoy other pursuits of life.

In fact, "Islam considers liberty to be the foundation of all human values and human dignity. It is liberty that distinguishes man from the rest of creation. The Quran stands for the Omnipotence and Omniscience of God but affirms with great emphasis also the freedom of choice granted to man. The very essence of virtue is the free choice of a right alternative when it is open for the chooser to select the wrong one. It is through the right use of liberty that man begins to assimilate divine attributes."¹

An individual enjoys complete freedom of thought, freedom of action and freedom to earn his livelihood in an Islamic state. He has complete liberty to start, initiate, organise, manage and

1. Khalifa Abdul Hakim, op. cit., pp. 221-222.

own any kind of business enterprise within his means. He has also equal opportunities of seeking any employment where his qualifications befit him and has the right to join any profession of his liking. There is absolutely no restriction on the movement of labour from one occupation to another occupation. Everyone is free to move anywhere in search of livelihood and is free to adopt any means in the acquisition of wealth provided one does not use unlawful (حرام) means or acquire unlawful (حرام) things.

It may, however, be mentioned that freedom of the individual is not absolute and unrestricted but is limited by two things: firstly the individual is free in his economic struggle provided he does not encroach upon or injure the rights of other individuals or endanger the common good of society; and secondly, if he observes the code of legality (حلال) and does not adopt unlawful (حرام) means to earn his living or acquire unlawful things, as stated in the following verse of the Holy Quran:

"O men, eat the lawful and good things from what is in the earth, and follow not the footsteps of the devil."

(II: 168)

And again in Sura Al-Araf:

"And makes lawful to them the good things (طيبات) and prohibits for them impure things (خبائث)." (VII: 157)

The above verses give guidance to a true believer, who in the exercise of his rights and individual freedom, normally accepts the fundamental principle enunciated in the above verses of the Holy Quran. Within these limitations set by the concept of good things (طيبات) and impure things (خبائث) in the field of consumption the Muslims are free to obtain and acquire anything within their means. "Follow not in the footsteps of the devil" refer to the unlawful means which are adopted by corrupt people to acquire other people's property. Islam prohibits all such methods which are not right, fair, good and decent (طيبات). With this restriction, it permits its followers to adopt all means to earn their livelihood. This principle is referred to in these words.:

"O you who believe, devour not your property among yourselves by illegal methods except that it be trading by your mutual consent." (IV: 29)

This verse clearly forbids all illegal means of acquiring property and thereby limits individual freedom, but this restriction is, in fact, no limitation on individual liberty for it merely provides a guiding light to the individual to enable him to pursue his economic struggle without damaging his own or others interests.

2. *Individual's Right of Ownership:* Islam recognised the individual's right to property and permits ownership of all types of property that he may have acquired by lawful means. It allows him to earn as much wealth as he can "by his knowledge, skill and labour, through means that are not anti-social and immoral."

The presumption that Islam recognises the individual's right of private ownership is proved by the fact that it advises him to spend (on himself and others) out of his wealth:

1. *"O ye who believe! Spend of (the bounties) We have provided for you."* (II: 254)

2. And in Sura Al-Dhariyat:

"And in their wealth and possession the beggar and the out-cast had due share." (LI: 19)

3. Again in Sura Bani-Israil:

"And give to the near of kin his due and (to) the needy and the way-farer." (XVII: 26)

The fact that Islam admits the individual's right to property is further verified by the following verses of the Holy Quran:

4. *"And for men is the benefit of what they earn. And for women is the benefit of what they earn."* (IV: 32)

5. And in Sura Al-Nisa:

"And give to the orphans their property, and substitute not worthless (things) for (their) good ones." (IV: 2)

6. Again in Sura Al-Kahf:

"And as for the wall, it belonged to two orphan boys in the city, there was beneath it a treasure belonging to them, and their father had been a righteous man. So thy Lord intended

that they should attain maturity and take out their treasure — a mercy from thy Lord.” (XVIII : 82)

These verses of the Holy Quran very explicitly recognise the right of the individual to own property and to spend it. Islam also recognises all other rights which go along with the right of ownership, e.g., the safety of the property from theft, dacoity and other forms of unlawful possession by force or deceit. It gives guarantee for the safety of the property of its citizens and inflicts heavy punishment on the culprits. Thieves and robbers who endanger the safety of property of its citizens and do not honour their rights, are very severely punished by the Islamic state, as stated in the following verses of the Holy Quran :

1. *“And (as for) the man and woman addicted to theft, cut off their hands as a punishment for what they have earned, an exemplary punishment from God.”* (V : 41)
2. In Sura Al-Baqarah :
“And swallow not up your property among yourselves by false means.” (II : 188)

The Muslims are here told to abstain from illegally taking other people's property which is a great sin indeed and a serious crime. And the Holy Prophet condemned those who usurp other people's property by false pretences in these words : “Whoever usurps even a small part of the land (or property) of another person, will be made to wear the same as a collar (of fire) in his neck (on the Day of Judgement).”¹

The Holy Prophet is also reported to have said that anyone who takes the property of another Muslim without any right over it, will be presented to God, while He will be extremely angry with him (and His wrath will fall upon him).² And the Holy Prophet further strengthened the individual's right to ownership when he said that anyone who died while protecting his property was a martyr.”³

1. Bukhari, Vol. I, Urdu translation op. cit., p. 551, No. 2262.

2. Musnad Ahmad, Quoted by Sayyad Qutb, *Islam Ka Nizam-e-Adl*, Urdu Edition, 1963, p. 208.

3. Bukhari, Vol. I, Urdu Translation op. cit., pp. 558-559, No. 2290.

Again, the individual who owns property, also enjoys the right to inherit property from his relatives. This right of inheritance is recognised by Islam and, obviously, it can only be recognised if the people have the right of ownership. The right of inheritance is granted in these words :

“For men is a share of what the parents and the near relatives leave, and for women a share of what the parents and the near relatives leave, whether it be little or much — an appointed share.” (IV : 7)

Islam regards possession and ownership of property as a natural instinct in man and therefore it does not think it proper or equitable to destroy or suppress it. It feels that there is no harm in private ownership for it will stimulate individual effort for the acquisition of wealth and will thereby greatly benefit society. And it is the natural corollary of the rule of justice that society should also play its part in benefiting the individual. It would be injustice to the individual if he is left to toil and sweat to benefit society without any reciprocal compensation from the latter. If social justice is to be established in society, it is absolutely essential that its rights and duties be equally shared by the individual and society. If the individual works for the uplift of society, it is the obligatory duty of the latter to provide necessary facilities to the former so that he may not be hampered in his work. And obviously the ownership of property is one of these things which can greatly assist the individual in his efforts to acquire more wealth.

(a) *Nature of Private Ownership* : Islam recognises the individual's right of ownership but does not leave him entirely free to use this right in any way he likes. It does not favour the expansion of private property to an extent that may endanger the very foundation of the Islamic system and thus destroy its real object. Therefore, it has allowed private ownership in principle but has subjected it to such limitations as would render it absolutely harmless. It has authorised the community to enact necessary legislation to organise private ownership

and to change it whenever the public interest demands it.¹

Thus Islam has approved private ownership but has also empowered the Caliphate to take necessary steps to eliminate any evils that may crop up from it. In fact, it regards it more beneficial and equitable to permit private ownership in principle and, at the same time, vest the community with powers to organise and restrict it than to abolish it altogether on the assumption that it is neither a natural propensity nor a human necessity. The fact that Soviet Russia has had to permit a certain degree of private ownership is a clear evidence that satisfying the propensities of human nature is the best thing both for the individual and public interest."¹

In view of its policy of social justice for all, Islam has kept in balance the satisfaction of the varying propensities of human nature and common good of society. It tells the owner of the property to hand over the surplus wealth to the community after satisfying his and his family's wants. It recognises the legal right of the individual to own property, but restricts his right to use his property any way he likes. This limitation on the use of private property is partly for the protection of the common good and partly for the welfare of the individual.

(b) *Owner as a Trustee of the Community*: Islam regards the owner of property as a trustee who holds the property on behalf of the community in the capacity of a trustee. His possession over the property is more of a responsibility than ownership. In general, all wealth and property belongs to God and the community is holding it as a trust from God:

1. "Believe in G'd and His Messenger, and spend of that whereof He has made you heirs." (LVII: 7)
2. In Sura Al-Noor :
"And give them of the wealth of God which He has given you." (XXIV: 33)

1. Mohammad Qutb, op. cit., pp. 155-156.

3. And in Sura Al-Nahl :

"And God has made some of you excel others in the means of subsistence ; so those who are made to excel give not away their sustenance to those whom their hands possess, so that they may be equal therein." (XVI : 71)

These verses of the Holy Quran clearly show that all wealth and property belongs to God and man is holding it merely as a representative or a trustee of God ; he uses it simply in his capacity as a trustee and not by his absolute right of ownership. He consumes and gives to others, not out of his but God's wealth, as a trustee and not as an owner.

There are other verses of the Holy Quran which support our view that the owner of property holds it as a trustee of the community and his right to property merely entitles him to benefit from a property may be taken as equivalent to his right of ownership, but when he proves his inability to use it properly, he forfeits his right to use or own that property and the community is fully justified in withdrawing from that person his right to use or own that property. This principle is referred to in the following verse of the Holy Quran :

"And make not over your property, which God has made a (means of) support for you, to the weak of understanding." (IV : 5)

The jurists have explained the word "weak of understanding" (سفها) in different ways : According to Imam Abu Hanifa, majority is attained at the age of twenty-five when one becomes capable of understanding one's own good ; it is therefore suggested by Imam Abu Hanifa that the orphans should be given back their property at this age. But Imam Abu Yusuf and Imam Mohammed regard maturity of intellect (رشد) more important than mere maturity of age and, according to them, if it is not attained at twenty-five, the limit may be extended ; and just possible some children may never attain maturity of intellect all their lives. Some jurists are of the opinion that even if a person has attained maturity of intellect but if he is wasting his wealth extravagantly, then, along with his own financial and moral loss, he is damaging the interest of the

community as well ; and, in fact, he has not attained maturity, but is still at the point of "weak of understanding" (سفهيا), otherwise he would not have wasted his wealth and endangered the greater good of society. Such a man, who does not understand his own good, cannot really be called an intelligent and mature person.

Imam Shafi is of the opinion that when anyone goes beyond the point of moderation in his expenditure, even if he is spending on good and lawful things, his property should be taken away from him and given to the custody of the state (ward). And according to the principle of Ward (حجر), the state is within its rights to take over the property of any person who is recklessly destroying his property and thereby damaging the greater good of society. As he is wasting and not properly utilising his property which God has made a means of support (قيماً) for human beings, he is considered still "weak of understanding" (سفهيا) who has not attained maturity of intellect.

This Injunction applies to orphans, "but the wording is perfectly general, and defines principles like those of Chancery in English Law and the Court of Wards in Indian and Pakistani Law. Property has not only its rights but also its responsibilities. The owner may not do just what he likes absolutely ; his right is limited by the good of the community of which he is a member, and if he is incapable of understanding it, his control should be removed. This does not mean that he is harshly dealt with. On the contrary his interests must be protected, and he must be treated with special kindness because of his incapacity."¹

The words of the Holy Quran "your property" (اموالكم) seems to suggest that "ultimately all property belongs to the community, and is intended for the support of you, i.e., the community. It is held in trust by a particular individual. If he is incapable, he is put aside but gently and with kindness. While his incapacity remains, the duties and responsibilities devolve on his guardian (in this case the state), who must make arrangements for meeting his needs.

The principle of limiting (تحدد) the right of private property may also be deduced from the above-mentioned verse of the Holy Quran. If the property owner is recklessly wasting his wealth, then his right to use his property may be restricted either by forfeiting his right to use or own that property, as in the case of Ward (حجر) explained above ; or by limiting his right to use only a certain part of his property to meet his needs, and the greater part of his property is taken over by the Islamic state. The state has the legal right to take over the property in order to protect it from the mis-use of its owner. This action is fully supported by the Holy Prophet who issued an order concerning stream named, Mehrose and said : That the owner of high fields might withhold water until it reached his ankles, but then he must leave it for the use of the owner of low fields.

The Holy Prophet also told Zubair, when his dispute concerning water was brought before him, that he might water his fields until they are fully watered and then he must leave it towards his neighbour, so that he might also benefit from it.¹ The Holy Prophet did not like that surplus water be kept by its owner after having fully satisfied himself and therefore he ordered Zubair to leave it open for the use of other needy persons. How could he tolerate that surplus wealth, which is more important and all embracing in its effects on the community, be kept in hoards by the few rich, and not used for the common good. Obviously, hoards of surplus wealth is more damaging and harmful to society than that of surplus water withheld from public use.

Thus according to the principle of limitation (تحدد), the Islamic state may either fix the maximum value of the property one can own, or limit one's right to benefit from it. All these restrictions on the ownership of private property or its use are placed in the greater good of society. Whenever there is any possibility of mis-use of property, owing to lack of maturity of intellect, on the part of the owner, or fear of danger to the common good, the individual's right of ownership or use

1. A. Yusuf Ali, *The Meaning of the Glorious Quran*, p. 179, Note, 510-511.

1. Bukhari, Vol. I, op.cit., p. 528, No. 2176-2178.

can be forfeited or limited. The right to property or benefit from it is subject to its reasonable and proper use by the owner; if the owner does not fulfil his obligations or show his sense of responsibility in the use of his property, he forfeits his right to own it or benefit from it independently. This line of action is supported by the fact that the community inherits the property of the one who dies without any heirs; he was given the custody of the property which, in fact, belongs to the community but when he has died without any heir to inherit the property, it will automatically revert to the original and real owner, i.e., the Islamic state.

We don't mean to prove social ownership of property for the right of property is clearly recognised by Islam. What we mean is to explain the real significance of private property in Islam. The individual enjoys certain rights but he has also certain obligations and duties to society which has conferred these rights on him. He has undoubtedly the right to own property, to purchase or to sell it and to inherit it; but this right is accompanied by certain duties and obligations which he owes to society. In other words, individual's right to property is not absolute but restricted and limited by the obligations which it carries with it.

The individual must realise that he is only a trustee who is holding the property which, in fact, belongs to the community; as such he must willingly accept the restrictions placed by the latter on its use. Besides, the individual is free to use and benefit from his property provided, in the enjoyments of his rights, he does not encroach upon others' rights or damage the common good of society. The limitations are merely to check such tendencies on the part of rebellious property owners in society. The gentle and kind property owners enjoy their property rights freely and without restrictions, unaffected by these limitations.

This is how real balance is established between the two conflicting views (of individual ownership and public ownership); the individual enjoys his right of ownership, while the community reserves the right to forfeit or limit this right in

case of abuse or mis-use. And, in fact, it is the only policy that can guarantee complete social justice in the proper use of property. This is because property in itself is not very important, it is the use of it which is of real significance. The owner is in reality the owner of the utility of the thing he is using, not the thing itself; owner of the produce, not the land itself; thus real purpose of ownership is its use or benefit and not its possession or ownership.

Another principle affecting the use of property is its wider circulation in the community; it should not be confined to a small group of people but should be spread out in the community:

"Whatsoever God may restore unto His Apostle—is due unto God and unto the Apostle—the orphans and the needy—, so that it may not be confined to the rich among you." (LIX: 7)

As society is one organism, Islam likes to keep a steady flow of wealth in all the parts in order to maintain its vigour and strength; and forbids accumulation of wealth and all those factors that lead to it. For this purpose it organises society in such a way that too much wealth is not locked up in private treasures. It encourages people through moral education to give away their wealth to the poor and the needy in the community merely to seek the pleasure of God. Then it imposes a compulsory levy of Zakat on all surplus wealth for the use of the poor and the destitute. And the law of Inheritance helps in the distribution of wealth of the deceased among his scores of relatives.¹

Thus Islam provides a most scientifically devised economic system which allows personal initiative, grants right of ownership, but at the same time lays down restrictions which help in establishing right balance between liberty and private ownership.¹

Main features of the concept of private ownership are: Wealth in general belongs to society but the individual is given the right of ownership which is conditional and limited; he

1. Khalifa Abdul Hakim, op. cit., pp. 167-168.

holds the property as a trustee of the community and is allowed to enjoy its fruit freely provided he does not encroach upon others rights or endanger the common good ; this individual's right to property is subject to certain limitations (تحدید) and state control (حجر) in order to protect it partly from its improper use, and partly from its concentration in fewer hands. The purpose of these restrictions is mainly to achieve social justice in society.¹

(c) *Ownership and Creation of a Class System*: It is said that private ownership has always been the major cause of injustice and conflict in society, it is therefore necessary for the maintenance of peace and justice that it must be abolished. But it is forgotten that it is not the private ownership, but its wrong and inequitable management, that has been the major cause of injustice and conflict throughout the past ages. The great injustice that accompanied it, especially in the Western countries, was the result of the political power of the propertied classes and not because of the institution of private ownership.

It is true that Islam grants right of ownership to the individual but it also takes necessary steps to ensure that it does not lead to the creation of a propertied class who will be powerful enough to influence legislation. They are not given any opportunity to legislate for their own selfish ends because all people in Islam are treated alike (الأخوة) and the same laws equally apply to all without any discrimination.

Besides, Islam tries to refine and educate human nature and to divert the selfishness of man to much nobler ideals of service of humanity than mere gratification of personal ends. It does not regard human nature so low as to take it for granted that ownership of property will always lead to injustice and oppression. The early Muslims have proved it beyond doubt that an individual can own property and willingly share it with others without expecting any reward except pleasure and forgiveness of God :

"They entertain no desire in their hearts for things given to them, but give them preference over themselves, even though

1. Sayyad Qutb, op. cit. pp. 211-219.

poverty was their (own lot)." (LIX : 9)

This verse shows the wonderful change that Islam had brought about in the character of the Muslims. "When the Muslims fled from Makkah, they found a refuge in Madinah, where the Muslim inhabitants received them as if they were their brothers, lodging them in their own houses, and many of them were still living in the houses of their benefactors, when the banishment of the Bani-Nazir took place."¹ In fact, Hijrat was made possible by the goodwill and generosity of the Muslims of Madinah. They entertained the Holy Prophet and all his companions who came with him. The most remarkable ties of Muslim brotherhood were established between the Muhajrin and the Ansar. And the Ansar considered it a privilege to entertain their Muslim brethren, and even the poor vied with the rich in their spirit of self-sacrifice.

As explained above, Islam does not leave all this to moral refinement and spiritual purification but takes practical steps to ensure fair distribution of wealth in the community.² It has made laws that ensure "continual fragmentation and redistribution of wealth."² The inheritance is not distributed only among scores of near and distant relatives but a portion of it is also given over to the poor and the destitute who are not related to the deceased :

"If at the time of division (of inheritance) other relatives or orphans or poor are present, feed them out the (property) and speak to them words of kindness and justice." (IV : 8)

This is how Islam solved the problem of the accumulation of wealth and its resulting evils. "Property goes to individuals as such and not as members of a particular class, because when they die the property will be redistributed according to new proportions. History bears witness that property in the Islamic society was constantly exchanging hands without being confined to a particular section of the nation."² As a result, the Islamic

1. Muhammad Ali, Holy Quran, p. 1046, Note 2479.

2. Muhammad Qutb, op. cit., pp. 148-152, 161-162.

society is a classless society and class system as such neither breed nor exist in it.

(d) *Means of Private Ownership* : Ownership is defined as a legal order of the Islamic state regarding the possession or use of any property. The individual, who receives this legal order of the Islamic state, becomes the rightful owner or user of that property. The Muslim jurists agree that ownership of any property is established only when the Islamic state grants it or approves of it, for all the rights, including the right of ownership, are proven only with grant or approval of the Islamic state. In other words, this right is not created from the physical nature of the property but with the legal order of the Islamic state. In fact, everything belongs to the community and only the Caliphate, as its head, has the legal authority to grant anything to an individual.¹

The only means of obtaining the right of ownership is human effort and, anyone who, first of all, takes possession of a thing, which is not the property of anyone else, is considered to be the owner of that thing. The Holy Prophet explained this principle in these words : "Whoever cultivates land, which is not the property of anyone, has a better claim over it."² And the Muslim jurists have evolved the following principle from this Hadith : "Whoever occupies a thing, for the first time, will become its owner, e.g., whoever cuts the wood in the jungle or hunts the game will own it." (For details see Grants of Land).

(e) *Public Ownership* : The concept of public ownership was first of all used by Islam and did not exist in the olden days. All lands which were conquered without fighting by the Muslims were declared the property of the Caliphate. Some of these lands were distributed among the people who enjoyed the right of ownership, purchase and sale and inheritance, but, in general, these were considered public property and could be taken back from them whenever the common good demanded it.

1. Sayyid Qutb, op. cit., pp. 220-221.

2. Bukhari, Vol. I, op. cit., p. 522, No. 2155-2156.

It may, however, be noted that the term 'public ownership', as used by Islam, has entirely different meaning and has absolutely no similarity, whatsoever, with that of the communists or socialists. It simply means this : that all property and wealth belongs to the community which grants rights of ownership or benefit of different things to its citizens. Some of the things of common utility are kept in the custody of the community, while other things are given over to the individuals. The division between the things that belong to the community and those that belong to the individual is entirely based on the common good of society. In fact, all the things on the earth are created for the use of man who is responsible for their proper utilisation and equitable distribution in the community :

1. "It is He Who hath created for you all things that are on earth." (II : 29)

2. And in sura Al-Rahman :

"And the earth, He has set it for (His) creatures ; therein is fruit and palms having sheathed clusters, and the grain with (its) husk and fragrance." (LV : 10-11)

Thus basically all things are meant for the use of man but a demarcation line is drawn by the jurists between the things which can be owned by the individual and those which cannot be so owned. There are certain things which may only be held in common and cannot be owned by any individual ; the latter, however, has an equal right, along with others, to benefit from it. The Islamic state has the right to possess these things, manage them and use them in any way it sees fit for the common good of people. No individual, singly or in association with others, may possess them or manage them or monopolise them, for his personal benefit and against the common good.

Thus Islam, while recognizing the basic right of the individual to own property, has, in certain fields of activity, considered individual ownership unnecessary, useless or injurious to the greater good of society and therefore preferred the

principle of state ownership. And all such property is declared public property. This principle is deduced from the following sayings of the Holy Prophet :

1. Ubyaz bin Hamal said : "I went to the Holy Prophet and asked for the grant of salty water in Marb. He agreed but one of the present there said, O Messenger of God, Why are you entrusting him the treasure of salt ? After knowing the facts of the case, the Holy Prophet refused to grant me that salty water."¹

2. The same Hadith is reported by Abu Daud in these words: Ubyaz bin Hamal said,² "He went to the Holy Prophet along with a deputation and requested him for the grant of salt mine of Marb which he was granted. When we were about to return, one of the present there said, 'O Messenger of God ! Do you know what you have granted him ? You have granted him flowing water.' Then the Holy Prophet took it back."

On the basis of this Hadith the Muslim jurists have decided that all kinds of minerals, e.g., gold, silver, iron, coal, petroleum, kerosene oil, copper etc., should be regarded state property and no individual be given any right to own them or use them for his personal benefit. Minerals are a joint gift of God and every citizen of the Islamic state has got an equal right to own and benefit from it. Although every individual has a right to property, he cannot be entrusted with such treasures of land which are of common utility to all. And besides, in certain cases the mines are such that in order to get their wealth you have to go miles deep into the earth, for which you need large specialised capital, best technicians, skilled labour and most up-to-date organising ability. Such mines can be most efficiently and successfully exploited by the state and not by the individuals.

For this purpose the Muslim jurists have classified the mines into two groups :

1. *Kitab-al-Amwal*, p. 275, No. 682 quoted by Dr. Yusuf-ud-Din, *Islam Kay Muashi Nazariye*, Vol. I, p. 351.
2. Paragraph 20, *Kitab-al-Qatha*, quoted by Dr. Yusuf-ud-Din, op. cit., pp. 351-352.

1. *Visible Mines* : Visible mines or open mines are those whose products are visible and open, such as salt, antimony etc. All the people have an equal right to benefit from them and, therefore, cannot be granted as jagirs to individuals.

2. *Invisible Mines* : Invisible or hidden mines are those whose products are not visible but are hidden under the ground, e.g., gold, silver, copper, iron etc. There is difference of opinion among the jurists with regard to these mines : Some are of the opinion that these mines cannot be entrusted to individuals and, like visible mines, are state property ; while others say that as these mines cannot be used and properly exploited by individuals, without hard work and expenditure of large capital, they may be entrusted to them.¹

Imam Malik regards both kind of mines as the common property of the people and says that if any mine of gold or silver or copper or lead or mercury or antimony or diamonds etc., is found on the land of any person, it will be considered state property. In fact, he regards all mineral wealth as common property ; and from the basis on which he has founded his opinion, it seems that he favours state ownership in all large-scale enterprises.

3. Another Hadith is reported in these words : One man from Bani Salim went to the Holy Prophet and presenting him one piece of gold said, "We got this from our mine." The Holy Prophet said, "A time will come when mischievous people will occupy the mines (and tyrannise the poor and the weak)."²

These minerals were not produced on a very large scale as to affect the common good at that time, the Holy Prophet did not forbid him or take over that mine from him ; but it seems evident from the Hadith quoted above that private ownership is not free from dangers and, as Imam Malik has decided, all mines should be declared public property.

1. Mahwardi, *Ahkam-al-Sultania*, chapter 17, p. 187, quoted by Dr. Yusuf-ud-Din, op. cit., p. 351.
2. *Majma'-al-Zawaid*, Vol. IV.

Like minerals,¹ all things of common utility are kept in the custody of the Islamic state. This opinion of the jurists is based on this Hadith: "That the people jointly share in three things, i.e., water, grass and fire." It may here be mentioned that the Holy Prophet has merely given an example of those things which are useful to the people and individual ownership of which is likely to be harmful to society. It would, therefore, be wrong to limit public ownership to these three things, which only indicate the basis or principle of public ownership. The principle was explained by Allama Ibn Qaddama in these words:

"If² anyone becomes the owner of a thing (of necessity), he will check the people from it and they will be put to great hardship. And if he receives a payment for it, he will sell it at a high price, as a result the purpose for which the thing was made by God, will not be served. In other words the principle that the need of the needful should be fulfilled without much hardship will not be served." Allama Ibn Qaddama fully realised the need of society and recognized the principle of joint ownership in all things of common use. Further explaining the principle, he adds: "In all things (of public utility) a man can neither become their owner by possession nor by state grant; it is not lawful that benefit of such things be confined to few people for it will do harm to the Muslims³ (public) and render their life difficult."

And majority of the Muslim jurists agree that the state has no right to grant to any individual the articles of extreme necessity which are indispensable for the Muslims (public), e.g., forests, rivers, salt mines etc. The state will not be justified in granting the ownership of such things to any individual. The jurists hold the same opinion with regard to matters of public convenience: the things of convenience outside the city and the

1. Allama 'Aini, *Umdat-ul-Qari*, Vol. 6, p. 638, quoted by Moulvi Muhammad Taqi, *Islam Ka Zari Nizam*, 1955, pp. 158-159.

2. Quoted by Munazir Ahsan Gillani, *Islami Muashiyat*.

3. As the jurists were mainly concerned with the Muslim state, they have used the word Muslims for general public,

places, from where the inhabitants get wood and other things (for fuel and for other purposes), are things, which are neither dead lands (اموات) which can become the property of any person who cultivates it, nor Imam (i.e., the state) has any authority over them to grant them to any individual.

When the rich lands of Persia, Syria, Iraq and Egypt were conquered, some of the companions of the Holy Prophet, including Bilal, Abdur Rahman bin Auf and Zubair, wanted Umar to distribute those lands among the Muslim fighters as the spoils of war. They insisted on division of all those properties and lands and properties of Banu Nazir and Banu Kareza. But Umar refused to grant any land from the conquered territories to any Muslim. He consulted the Ansar, Muhajrin and the illustrious companions of the Holy Prophet and finally decided that all conquered lands should belong to the Caliphate and not to any individual. This decision of Umar was based on the fact that all those lands belonged to the people and, as such, individual ownership would have endangered their common good. All lands were left in the possession of the original cultivators who paid their dues to the Caliphate and the latter spent it on the welfare of the people. Thus all those lands in the conquered territories were kept by the Caliphate under its own ownership and management in the best interest of the community.¹

It may here be pointed out that the policy of grants was adopted by the Caliphate in its early stages because it was considered to be in the best interest of society at that time, but whenever it was found that it did not serve the best interest of the community, the grants were taken back from individuals. Imam Abu Yusuf describes how Umar took away from Bilal that part of land which was not rehabilitated by him: "It is reported by one of the shaikhs of Madina that the Holy Prophet gave a free gift of a valley between the sea and the land to Bilal bin Haris. The Caliph Umar, during his Caliphate, told

1. Khalifa Abdul Hakim, op. cit., p. 179,

Bilal that it was not within his power to rehabilitate such a big area of land. Afterwards Umar took away Muaman (mines which he had not exploited so far) from him and left the rest of land (which he had brought under cultivation) in his possession."¹

Abu Ubaid reports that a man demanded a piece of land for cultivation as a free gift from Umar and assured him that that would not in any way endanger the common good of the Muslims. Umar then wrote to Abu Musa Ashirah, the governor of that Province, that if it was true what he had said then that piece of land might be given to him. And Bilazari reports this incident in these words: If grant of this piece of land was neither harmful to any Muslim nor it was Kharaji, then it might be given as a gift to him.²

Thus it seems evident from these examples that not only mines and quarries but even certain lands could not be given to individuals for private ownership, if it was considered harmful to the common good. To sum up, water, fire, grass and mines whose products can be obtained without much labour, effort or cost and are regarded as things of common necessity; grazing grounds, uncultivated forests and uncultivated lands, around cities, useful to the people; public paths and means of irrigation etc., can neither be granted to the individuals as private property by the state, nor anyone can take them in possession as his private property. And if such things are occupied by anyone, his possession will be illegal and unlawful, for these will always be considered as public property.

The above discussion has shown that private ownership is the rule while public ownership is an exception in an Islamic state. Islam, in principle, recognizes the individual's right of ownership, but reserves the right to declare anything of common utility as public property. It does not agree with the conception of state ownership of all the means of production and all the sources of wealth; but it adopts the principle of state owner-

1. *Kitab-ul-Khiraj*, Imam Abu Yusuf, p. 62, quoted by M. Muhammad Hifz-ur-Rahman, op. cit., p. 312.

2. *Kitab-al-Amwal*, p. 277, quoted by M. Hifz-ur-Rahman, op. cit., p. 315.

ship merely to limit the right to property, so that it should not extend to such an extent as to endanger the good of society. As such, the Islamic state can take possession of all those things which are indispensable to the people, or which, if entrusted to private ownership, will cause unnecessary hardship to them, or which are regarded essential for the defence of the country.

Thus it seems that Islam recommends a mixed economy with a limited state ownership of such resources as are considered absolutely vital to the common good, or which under private ownership are likely to cause great hardship. In other words, private ownership is the rule and public ownership an exception in this system. This is because public ownership is likely to damage the individual rights and privileges which are the very foundation of Islamic system and cannot be sacrificed for the sake of the former.

(f) *Conclusion*: Islam recognizes private ownership and permits individual initiative and effort in the use and management of such property; but it places certain restrictions so that the individual may himself benefit from his property without endangering the common good. In fact, the whole superstructure of the Islamic system is built upon the freedom of the individual in creating and possessing wealth and the state interference is very much limited to things of extreme necessity to the community.

A few points may, however, be noted in this respect: Firstly that the right of ownership is granted or approved by the Islamic state and exists so long as the latter recognizes it; secondly that the individual enjoys the right as a trustee of the community, therefore, he must fulfil the necessary conditions of the trust while benefiting from it. If he abuses his right or misuses his property or endangers or damages the common good through its use, then the community has complete authority and full legal powers to disown him from its possession.

Then there are areas of common utility which are not entrusted to individual ownership, but, in the best interest of the

community, are declared public property. There are articles of necessity which are used by a very large section of the community, or projects of great common value, e.g., public works, railways, post office, currency, hydro-electricity projects etc., are all owned and managed by the state and cannot be entrusted to private ownership.

Private ownership is generally allowed to a great extent, in the field of production but is restricted in the field of distribution, especially when it is likely to interfere with the rights and interests of other members of the community. But no private ownership is permitted in things of great value and benefit to the community. Thus both private and public ownership are limited within their respective spheres but are linked in a well-balanced and equitable fashion so that neither the former is unnecessarily suppressed nor let loose as to damage the interests of others or endanger the good of society.

Thus Islamic society is a mixed economy where both private and public ownership are permitted in the interest of the community. The fundamental principle that determines the areas of private and public ownership is the welfare of society: when former is thought to be beneficial to the community, private ownership is allowed, but when the best alternative is the latter, public ownership is preferred. It may, however, be mentioned here that the nature of ownership, whether private or public, under Islam is absolutely different from that under capitalism or communism. It is absolute and unlimited right of the individual under capitalism and complete negation of it under communism; but in the Islamic society, it exists as a normal right of the individual neither unlimited as under capitalism, nor completely suppressed as under communism. The right of ownership is granted to the individual or the state, whichever is considered to be in the best interest of the community.

SECTION 9

Economic Gradations: Islam does not advocate economic equality in the sense that all individuals should have the same

or equal means of livelihood and that there should be no difference in their economic status in society. In fact, it supports social equality more than economic equality. It favours economic equality to the extent that wealth should not be confined to any particular section but should be spread out in the community so that every one gets enough to meet his basic needs; and that every individual should have equal opportunities to seek employment or do any business of his choice.

However, the establishment of social equality is far more important than that of economic equality. This is because class-system or stratification can easily crop up in a society even after the attainment of economic equality. Therefore, Islam insists upon social equality more than economic equality. The Holy Quran declares that all human beings spring from the same soul and are, therefore, equal in the eyes of God:

1. *"O people, keep your duty to your Lord, who created you from a single being and created its mate of the same kind, and spread from these two many men and women."* (IV : 1)
2. In sura Al-Hujurat :
"O mankind, surely We have created you from a male and a female, and made you tribes and families that you may know each other. Surely the noblest of you with God is the most dutiful of you." (XLIX : 18)

The principle of brotherhood of man laid down in these verses of the Holy Quran is on the broadest basis. "The address here is to men in general, who are told that they are all, as it were, members of one family, and their divisions into nations, tribes and families should not lead to estrangement from, but to a better knowledge of each other. Superiority of one over another in this vast brotherhood does not depend on nationality, wealth, or rank, but on the careful observance of duty, or moral greatness."¹

As far as the two sexes are concerned, Islam has brought women on level with men in society and has given them equal social rights with men :

1. Muhammad Ali, Holy Quran, op. cit., p. 979, Note. 2331.

1. *"And whoever does good deeds, whether male or female, and he (or she) is a believer, these will enter the gardens, and they will not be dealt with a whit unjustly."* (IV : 124)
2. In sura Al-Nahl :
"Whoever does good, whether male or female, and is a believer, We shall certainly make him (or her) live a good life, and We shall certainly give them their reward for the best of what they did." (XVI : 97)
3. And in sura Al-Imran :
"So their Lord accepted their prayer, (saying) : I will not suffer the work of any worker among you to be lost whether male or female, the one of you being from the other." (III : 195)

Women along with men have also been given a share in the inheritance of their parents :

4. *"For men is a share of what the parents and the near relatives leave, and for women a share of what the parents and the near relatives leave, whether it be little or much—an appointed share."* (IV : 7)

The principle laid down here is the basis of the Muslim Law of Inheritance which gives shares of the property to the heirs, male or female, of the deceased and only to the eldest son or to the male or female, of the deceased and not only to the eldest son or to the male members of the family.

(a) *Economic Inequality* : It is a prerequisite of purification of self or the development of human personality that the individual should have the right of ownership according to his means, which is natural instinct of man. And this natural inequality should not be abolished by any artificial means for differences in wealth are bound to occur in a society which allows private property and individual initiative in all walks of life. Islam allows private property but does not let these differences create classes of the rich and the poor with an unpassable social gulf between them ; but maintains

the economic inequalities between them within reasonable and natural limits.

It is said that inequitable distribution of wealth can only be remedied through equal redistribution but this hypothesis, as it has been proved even under the communistic system, is unnatural and impracticable. It is absolutely essential for the success and progress of every society that the natural differences in ability, intelligence and efficiency which are found among people, in the nature of their work, in the responsibilities of their office, in the service which they have rendered to the community, and its nature, and in their economic needs, should be maintained, up to a limit, in their remuneration. Just as there is variation in nature and its manifestations and in the ability and intelligence of different persons, similarly the maintenance of this difference, to the same degree, in their remuneration is indispensable. There can not be equality in the ability and intelligence and other qualities of different people, and therefore there can be no possibility of economic equality.

Besides, the existence of economic inequalities among people is not only natural but essential for the purification of self and development of human personality ; without its existence, the individual will be deprived of an important but basic means of achieving this goal. He is left free to achieve the highest possible ideal through helping others without expecting any reward except the pleasure of God. There are immense opportunities for him to develop high qualities of love, fraternity, spirit of mutual help and cooperation. In fact, Islam permits private ownership and economic inequalities within equitable limits in society, in order to provide opportunities to the individual for the development and utilization of his noble qualities.

The people who have scarce means of sustenance should thereby learn to be patient, tolerant and content ; while others who have abundant resources should develop their hidden qualities of gratefulness, kindness, benevolence and sacrifice.

If economic inequalities are abolished by artificial means, as some of the modern socialists would have it, the individual would not get any chance to develop these noble qualities in him and, in fact, a very great stimulus in economic struggle would be removed; and as a result, the individual would be deprived of a vast field of action which nature has provided for him to develop his personality.

The Holy Quran mentions economic inequalities among people in these words :

1. *"We portion out among them their livelihood in the life of this world, and We exalt some of them above others in rank, that some of them may take others in service."*

(XLIII : 32)

2. In sura Al-Nahl :

"And God has made some of you excel others in the means of subsistence."

(XVI : 71)

3. And in sura Al-An'ām :

"And He it is Who has made you successors in the land and exalted some of you in rank above others, that He may try you by what He has given you."

(VI : 165)

Human society is, in fact, based on differences in rank and it is through this difference that is organized and developed into a disciplined community. It gives opportunity to the individual to make use of his inherent qualities in the service of society and to the latter to utilize the available services of different people in the best interest of the community. The Holy Quran refers to this fact of life as a trial for the individual; how far he is able to utilize the opportunities provided to him for the refinement of himself and betterment of the community. And this is the real purpose for which Islam maintains economic inequality and does not favour its abolition.

It may however be noted that such verses of the Holy Quran do not recognize or recommend the class system, but merely state the facts of this life. And there is no doubt that people differ in rank and livelihood in every society, even in communist countries, like Russia and China, all people don't receive the

same wages and all the conscripted people do not get equal rank in service. The inevitable fact is that differences among people in rank and in earnings do exist everywhere.

So long as differences in wealth and rank do not lead to the emergence of classes, the rulers and the ruled, the masters and the servants etc., and all are equal before the law; and do not create unbridgeable gulf and inequitable barriers between the rich and the poor, it is permissible and lawful in Islam.¹ The natural differences in wealth, as in other spheres of life of man, is very ably described in the following lines :

"Socialism is generally considered to be a remedy for removing the inequality of opportunities created by an unjust accumulation and unfair distribution of wealth. When reformists with a zeal for social justice see that society has been split up into the over-nourished and the under-nourished, with superfluous wealth extravagantly squandered on the one hand and abject poverty and insecurity on the other, their first cry is for equality. They say that men are born equal and hence they have equal rights to the goods of life. In their enthusiasm men cease to distinguish between natural and manmade inequalities. One must state at the outset, quite frankly that Islam does not believe in any Utopian, unrealistic equality between individuals of all types. Human beings are born with varying gifts. As they differ in their bodies and their features so that no two individuals even among countless millions are ever completely alike, so they differ in their mental and other inborn traits. After having been born, they will encounter different environments and circumstances which would materially affect their conduct and character. This is what is called 'taqdir' or destiny of man which he has to mould as best as he can. It is only the broad features of the human shape and human nature which may be called the common inheritance of all humanity. If this is the equality meant by those who say that men are born equal, Islam has no quarrel with this idea. But within the framework of these broad uniformities, there are infinite diversities due to

1. Muhammad Qutb, op. cit., pp. 162-164.

differences in natural endowments.”¹ The Quran says explicitly that some men are more gifted than others :

“See how We have made some of them to excel others.”

“At their base human instincts are similar in all individuals though they may vary in their relative strength. About the strong, unchanging bedrock of instincts the Prophet said : “If someone tells you that a mountain has shifted from its site you might believe it, but don’t believe him if he tells you that a man has altered his instincts.”¹

“So the Islamic doctrine is that men are equal or similar in some respects and unequal or dissimilar in other respects. Nature in general is a system of uniformities and diversities and a set of phenomena are uniform and diverse at the same time. According to the Islamic teaching, any system of society that would try to create a dead level of equality among human individuals would fail because it would contravene fundamental laws of Nature. But these natural inequalities must not be reinforced and fortified by artificial inequalities. Gifts are not meant to be hardened into privileges. Individual inequalities are real but no classes should be allowed to be formed on the basis of distinctive rights with special laws governing different classes. Society must not be divided into classes of the rulers and the ruled, the privileged and the unprivileged.”¹

Islam recognizes these natural differences among different people in society and tries to maintain them at the same level, but it does not allow them to outstrip the natural limits so to divide society into two sections where the prosperity of one means the poverty of the other ; and thus become the cause of mutual tyranny and oppression among people. It has taken certain moral and legal steps to keep these inequalities within their natural limits. It teaches the people to regard the existence of differences in wealth as a means by which God may try them in this world. It is a part of their Faith that they are on trial in their respective economic gradations. God, by

1. Khalifa Abdul Hakim, op. cit., pp. 176-178.

granting abundance of wealth to some, observes how they spend it ; whether they regard it as their personal property alone or think that others also share in it. And the poor in their straitened circumstances, whether they lose their Faith in God and become hateful and envious of the rich or keep their Faith and remain patient and tolerant in their present condition.

(b) *Equitable Differences* : Islam permits differences in wealth within reasonable limits but does not tolerate that these differences should grow so wide that some people spend their life in luxury and comfort, while the great majority of people are left to lead a life of misery and hunger. The differences in wealth must not exceed natural and reasonable limits, because if it does, it will be the beginning of the end of the community as referred to in the Quran in these words :

“And when We wish to destroy a town, We send commandments to its people who lead easy lives, but they transgress therein ; thus the word proves true against it, so We destroy it with utter destruction.” (XVII : 17)

God sends commandment to the people through His Prophets to do good and be just and equitable in their dealings with other people, but some of them, intoxicated by the abundance of wealth, transgress those commandments and usurp the lawful shares of others and unlawfully accumulate wealth beyond measure. These are the people who widen the gulf between the rich and the poor and lead to the growth of inequalities in wealth beyond natural and equitable limits. The Holy Prophet was in fact referring to this condition of society, which leads to unnatural inequalities among the people, when he said :

1. If anyone spent a night in a town and he remained hungry till morning, the promise of God’s protection for that town came to an end.¹

2. “No one’s faith amongst you is reliable until he likes for his brother (in Islam) what he likes for himself.”²

1. *Masnad Imam Ahmad*, No. 4880, new edition, quoted by Sayyid Qutb, *Islam Ka Nizame Adal*, Urdu edition, op. cit., p. 263.

2. *Bukhari*, Vol. I, Urdu edition, op. cit., p. 9, No. 12.

It is a fact that Islam does not like differences in wealth between different people beyond a certain point. This is because it breeds enmity and hatred and leads to a bitter conflict amongst the various sections of the community which ultimately shatters its very foundation. When economic inequalities turn into inequitable trends and the have-nots become powerless slaves in the hands of the haves of society, it is a signal for the destruction of those people.

Islam would under no circumstances allow such a situation to arise or to continue for any length of time in society. It would take necessary steps to check economic inequalities from going beyond reasonable and natural limits. And such conditions would be created in society that would provide equal opportunities to all in their struggle for livelihood and would enable every individual to make the best use of his ability, intelligence and skill in his efforts to win some position in society.

Islam takes every precaution to ensure that, in keeping with the conditions and needs of people, there is equitable distribution of wealth. There is neither encroachment upon, nor violation of individual rights; neither anyone is allowed to accumulate wealth beyond reasonable limits, nor is anyone left to starve; but all are rewarded according to their abilities, responsibilities and economic needs. In other words, Islam does not advocate any kind of artificial equality in the possession or acquisition of wealth. It merely wants justice for every one in the acquisition of wealth, to which end it provides education and training for the people and adopts the necessary legal measures. This is the Islamic principle of justice by which excessive inequalities of wealth can be permanently removed.

It may, however, be pointed out that Islam advocates neither inequality nor does it preach equality in wealth but recognises natural economic gradation in society without concentration of wealth at any particular point. It would neither approve unjust differences in wealth among the various sections of the community nor would it recommend artificial measures for removing natural

differences in society. Its moral education will help in maintaining differences in wealth within reasonable limits and its legal measures will assist in spreading out wealth in the community.

(c) *Equality in Basic Needs*: Islam permits economic gradation in society, but favours equality in the basic needs of every man. The right of every individual to basic needs is the distinctive feature of Islamic state. It is the primary duty and responsibility of this state to see that every citizen, irrespective of caste, colour, or creed, gets his basic needs according to the principle of 'right to livelihood.' In fact, every citizen of the state is guaranteed his basic needs and none will be found without means of livelihood in such society.

The Holy Prophet defined the barest necessities of life in these words:¹ "The son of man has no better right than that he would have a house wherein he may live, and a piece of cloth where by he may hide his nakedness, and a piece of bread and some water." And Ibn Hazm explained the basic needs of the individual as follows:²

1. He must have sufficient food to maintain his body in good health and strength.
2. He must have proper and suitable clothing for winter and summer.
3. He must have adequate shelter to protect him from weather and provide him privacy.

The Holy Quran explicitly states that, in spite of inequalities of wealth in society, no individual should be deprived of his basic needs, for all are equal in the right to livelihood. God guarantees the basic need to every creature on earth and the Islamic state, being the Vicegerent of God, has the foremost duty to fulfil this purpose of God on earth:

1. "He placed therein firm hills rising above it; and blessed it and measured therein all things to give them nourishment in

1. *Tirmizi*, quoted, by Moulvi Aftab-ud-Din Ahmad, *Islam and Marxism*, op. cit., p. 31.

2. *Al-Muhalla*, quoted by Khalifa Abdul Hakim, op. cit., pp. 194-195.

due proportion—in accordance with (the needs of) those who seek (sustenance)." (XLI : 10)

2. In sura Al-Dhariyat :
"And in the heavens is your sustenance and that which you are promised." (LI : 22)

3. And in sura Hud :
"And there is no animal in the earth but on God is the sustenance of it." (XI : 6)

4. Again in sura Al-Dhariyat :
"Surely God is the Bestower of sustenance." (LI : 58)

5. Then in sura Al-Hajj :
"And We have made in it means of sustenance for you and for him for whom you provide not." (XV : 20)

In these verses of the Holy Quran great emphasis is laid on the individual's right to sustenance. But the question arises who should fulfil this great intention of God and be responsible for its execution in this world? Obviously, it is the duty of the Islamic state to provide means of sustenance to every individual living within its boundaries; a state which does not fulfil this intention of the Creator is not really an Islamic state. A famous Muslim scholar, while commenting on this verse of sura Al-Baqara that "He it is Who created for you all that is in the earth", says that all the things of this world, according to the intention of its creator as contained in this verse, are the joint property of the people and the purpose of God by creating these things is to meet the needs of humanity. Nothing is the absolute property of any individual but, in its creation, is jointly owned by all of them and is, therefore, their joint property. Of course, in order to avoid disputes and enable people to receive benefit, possession is regarded as ownership and so long as some one is in possession of a thing, no one can interfere in it. But the owner himself should not keep in his possession more than his requirements but hand it over to the community, for in its very creation, rights of others are attached to it. This is why accumulation of wealth more than one's needs is not appreciated, even though Zakat may have been paid out of it,

All the prophets and the holy men have always abstained from it and some companions of the Holy Prophet even declared it (*i.e.*, wealth more than one's needs) unlawful; but apart from it, all are agreed that accumulation of wealth is definitely against piety and virtue. It is because none of one's basic needs is attached to the surplus wealth, whereas others' right, on account of their needs, is contained in it. Therefore, such a person who is withholding surplus wealth from the community, is in fact possessing and using the wealth of others. It is just like wealth which is obtained by fighting and, before division, is considered to be the joint property of the fighters; everybody can benefit from it in proportion to his needs but the one who keeps more than his needs is considered as dishonest."¹

It is interesting to note that similar views are expressed by famous philanthropist of modern age: Mr. Carnegie and Mr. Rockefeller have seriously propounded the theory that certain individuals are endowed by nature or by circumstances with the opportunity and power of accumulating great wealth, but that their wealth, though legally their private property, is rightly to be regarded by them as a *social trust* to be administered by them for the benefit of their fellow-men."²

1. Ibn Hazm Zahiri quotes sayings of the Holy Prophet in support of this view. Abu Saeed Khudhri reports that the Holy Prophet said, "Anyone who possesses goods more than his needs, should give the surplus wealth to the weak (and poor); and whosoever possesses food more than his needs should give the surplus food to the needy and the destitute." He further added that the Holy Prophet went on referring to different kinds of goods in similar manner until we thought that none of us had any right over his surplus wealth."³

2. It is reported that Umar in the last year of Caliphate, said, "The thing which I have known today, had I known

1. Quoted by Muhammad Hifz-ur-Rahman, *op cit*, pp. 42-43.

2. J. A. Hobson, *Work and Wealth*, London, 1914, p. 295.

3. *Muhalla*, Vol. VI, pp. 156-158, quoted by M. Hifz-ur-Rahman, *op. cit.*, p. 44.

before, I would never have delayed it and would have, undoubtedly, distributed the surplus wealth of the wealthy among the poor Muhajrin."¹

3. And Ali is reported to have said that "God has made it obligatory on the rich to meet the economic needs of the poor up to the extent of their absolute necessities. If they are hungry or naked or involved in other financial difficulties, it will be merely because the rich are not doing their duty. Therefore God will question them it on the Day of Judgement and will give them due punishment."¹

After quoting verses from the Holy Quran and sayings of the Holy Prophet, Ibn Hazm says that, "It is the duty of the rich that they should meet the needs of the poor and the destitute of their village or town. And if the treasury is not sufficient to meet their needs, then the state has the right to take their surplus wealth, if necessary by force, to meet the needs of the poor in the community. He further says that all the companions of the Holy Prophet are agreed upon this that if there is anyone hungry or naked or without shelter, it is incumbent upon the state to supply his needs from the surplus wealth of the rich (in case its own treasury is insufficient)."²

Similar views are expressed by the author of *Mukhtar-ul-Qawanain* as shown by the following extract: "It should be known that three things are essential in the life of man, whether male or female, for they are all equal as far as the existence of life, complete satisfaction in obedience to God and the continuation of human race are concerned, and are dependent on these three things. It is, therefore, the duty of the Islamic state to provide every possible facility to all its citizens to acquire these things according to their needs and requirements. And these three things are: Firstly the provision of food; secondly the provision of clothing (and shelter), for these two things

1. *Muhalla*. Vol. VI, p. 158, quoted by M. Hifz-ur-Rahman, op. cit., pp. 44-45.

2. *Muhalla*, Vol. VI, pp. 156-158, quoted by M. Hifz-ur-Rahman, op. cit., p. 44.

are absolutely essential for life; thirdly the provision of a married life for it is necessary for the continuation of human race."¹

The provision of basic needs is also emphasised in *Badaia-us-Sanaia* in these words: "It is obligatory on the guardian of a person that he should provide food, drink, clothing and shelter for the needy, and if he be a suckling baby, then to arrange for his milk, for the purpose of maintenance is to meet the needs of the needy, for whom these provisions are essential. If the needy, of necessity, is dependent on a servant, then in that case the livelihood of the servant will also be the responsibility of the guardian." And the Islamic state as guardian of all its citizens is responsible for the provision of basic needs to all of them. The Holy Prophet and Abu Bakr, the first Caliph, strictly adhered to the equalitarian principle in the provision of basic needs to the people, and though, Umar recognised the superiority of the "First Muslims" and gave them higher grants as compared with other Muslims, he changed his opinion in the last days of his Caliphate and was inclined towards the principle of equality in economic matters.¹ He once remarked that "If I were to live next year during the time of grants, I would certainly place the "First Muslims" and the latter ones on the same level and give them all equal grants and other allowances."²

Ali, the fourth Caliph, was also in favour of equalitarian principle in the field of economic needs and did not approve of differences in such matters.³ In fact, the Holy Prophet and his three Caliphs believed in the principle of equality and laid the foundation of an economic system which favoured and encouraged equalitarian trends in the provision of basic needs to its members. Othman, the fourth Caliph, believed in

1. Quoted by M. Hifz-ur-Rahman, op. cit., pp. 152-154.

2. Imam Abu Yusuf, *Kitab-al-Khiraj*, Urdu translation by Muhammad Nejatullah Siddiqi, 1966, p. 212.

3. *Kitab-al-Amwal*, p. 264, quoted by M. Hifz-ur-Rahman, op. cit., p. 155.

differentiation in the basic needs of various people and hence distributed wealth accordingly.

To sum up, though Islam accepts natural differences in wealth among people, it favours equality in their basic needs and advocates their "right to livelihood." The wealth of the rich is not meant to aggravate the poverty of the poor, for it is on trust from God and should be used under His guidance, reflected in the Holy Quran and the Sunnah, for removing or lessening the poverty of the poor. In fact the prosperity of the rich should be a boon and not a burden for the poor members of the community. If the rich do not show any sense of responsibility in the use of their wealth, then it is the duty of the Islamic state legally to force them to abide by its principles; and if the state treasury is not enough to meet the needs of the poor, then it should forcibly take the surplus wealth of the rich, in order to maintain the basic needs of the people, even though they had paid all their economic obligations, for according to the Holy Prophet, "In one's wealth there is a due share besides Zakat."¹ It may, however, be pointed out that it is not necessary that all should have the same or similar means of livelihood; what is required, and is absolutely necessary, is that all should have sufficient to meet their basic needs.

(d) *Public Maintenance*: Islamic state is legally and morally responsible for providing, as far as its means permit, the basic needs to its citizens; and unlike the modern Governments, it does not confine its responsibilities to the provision of public Utility Works only, but goes far beyond that in guaranteeing the basic needs to its citizens as well. If any of its citizens is deprived of any of his basic needs, it must come to his help, or it will be failing in its duty. It may, however, be pointed out that the Islamic state is only indirectly and ultimately responsible for its citizens and its duty is to avert and to redress the people in need. In other words, it is held responsible for the provision of basic necessities to the

1. *Muhalla*, Ibn Hazm, Vol. VI, p. 158, quoted by M. Hilz-ur-Rahman, op. cit., p. 123.

individual only when he is unable to provide these things himself. But, under no circumstances, it should be burdened with the whole job of feeding, clothing and housing all the people, for it would destroy the very purpose of this scheme which Islam rightly holds and in which lies the moral and material salvation of man.¹

In fact, obedience to the law of a state is intimately linked up with its moral duty to provide the basic needs to its destitute people. It cannot claim complete obedience to its discipline unless it guarantees the basic needs of its people in need. This is explicitly stated in sura Fatiha, where God Himself reminds His creatures that He is the Bestower and Cherisher of sustenance upon all the creatures in the universe and, after having reminded them of His favour, He demands obedience from them in return. As such, it is incumbent upon an Islamic state to make the necessary arrangements for the provision of bare necessities of those of its members who stand in need before it can rightly claim obedience from its members. Besides, the life and property of the Muslims is always available for protecting the Islamic state against internal and external aggression; it is, therefore, their right to claim minimum basic needs from this state when they are destitute and helpless.

Islam has endeavoured in various ways to fulfil the purpose of public maintenance in a proper and efficient fashion. It has encouraged people by moral persuasion to be liberal and charitable towards fellow brethren who are not so fortunate in acquiring or possessing sufficient means of subsistence. Then it has placed certain obligatory duties on the rich members of society to contribute annually a minimum sum to the Central Fund of the state. And finally if the state still finds that its treasury is deficient to meet the needs of its members, it has the right to claim more from the accumulated wealth of the rich for the greater good of society. We will discuss below some of these measures one by one.

1. Moulvi Aftab-ud-Din Ahmad, op. cit., pp. 38-39.

(i) *Anfaq* (صدقات نافله) : Islam enjoins its followers to give away freely out of their wealth to help the poor and the needy in the community. The spirit of mutual help without expecting any monetary reward but merely to seek the pleasure of God is developed among people through high moral education and training. The Holy Quran time and again tells the believers, as explained in another chapter, to increase their saving with their Lord by giving to the poor among them. The Muslims, as a result of this teaching, became so enthusiastic about spending their wealth in the way of God that they asked the Holy Prophet what portion of their wealth must they spend on the poor and the general needs of society to win the pleasure of God. They were told to spend whatever was left over after meeting their legitimate expenses. Thus they are required, according to this Injunction of the Holy Quran, to give all their surplus wealth in the way of God, if they want to attain high degrees of piety and goodness. Then there are other verses of the Holy Quran about these who hoard wealth and do not spend on the common good. They are given severe warning that if they don't spend their wealth on the community, they shall be branded in Hereafter with their gold and silver made red hot with the fire of Hell. Both usurers and hoarders of wealth are regarded as the enemies of God and His Apostle and therefore of society.¹

The following verse of the Holy Quran reminds the rich members of the community that the poor have a right on their wealth :

"And in their wealth is the right of him who asks, and him who is needy." (LI : 19)

This verse clearly speaks of the poor as having a share in the wealth of the wealthy and if the latter fail in their duty,

1. Khalifa Abdul Hakim, op. cit., p. 192.

the Islamic state is bound to take that share and spend it on the poor. The Holy Prophet explained this right (حق) of the poor in the wealth of the rich by saying that after all the wealth and comforts enjoyed by the latter are the result of the labour of the former.

Through such moral education and high ideals of piety, Islam creates a society which does not let any individual to be deprived of food, or clothing, or shelter. The institution of the mosque is a sure guarantee against such an accident ; any traveller or poor homeless person can stay in the mosque and get all that he needs from the congregation of public living in the neighbourhood, for Islam has developed such a spirit in its followers that they feel it honour to give freely to others who stand in need of their help.

(ii) *Obligatory Duties* (صدقات واجبه) : Although moral education is the pivot of the Islamic system for the provision of funds to meet the needs of the poor and the helpless, nevertheless, it has other obligatory sources as well to supplement its income. The rich people have to pay 2½% levy of Zakat out of their total annual saving for the relief of the poor. It is a compulsory payment which must be paid into the Central Treasury every year, and a greater portion of it is spent in providing the needs of the poor and the destitute members of society. (For details see 2nd Volume).

(iii) *Right of the State in the Surplus Wealth* : There is difference of opinion among the Muslim Scholars regarding the use of force in taking over the surplus wealth of the rich ; some are of the opinion that the state can take the surplus wealth only by persuasion or with the consent of the rich, while others insist that the Islamic state has the right to take away, if necessary by force, the surpluses of the rich to meet the basic needs of the poor in the community. Abu Dhar, a famous companion of the Holy Prophet, was of the opinion

that the surplus wealth of the rich must be taken over by the state with or without their consent by force for meeting the needs of the poor and the helpless.

The people who hold these views argue that it is an important Islamic principle that society must be organised in such a way that wealth, instead of concentrating in fewer hands, continues circulating in the community. (LIX : 7)

Accordingly, all surplus wealth must come to the state and administered by it for the benefit of the poor members of the community. The Holy Prophet made it the duty of the state to see that none of its citizens was deprived of the basic needs of life.¹

Abu Dhar protested when he saw some Muslim officers living in luxury. They argued that the Holy Quran had ordained the payment of Zakat and that after its payment their surplus wealth was purified according to the saying of the Holy Prophet. Abu Dhar argued in the light of the above verse of the Holy Quran and the saying of the Holy Prophet that "There was a right of the poor in the wealth of the rich besides Zakat." He emphasised that "society must not become stratified into the rich and the poor and so long as the elementary needs of all citizens were not adequately met, keeping back of hoarded wealth by the rich was a kind of theft."²

"Centuries after the first Muslim socialist, Abu Dhar, we find Ibn Hazm taking up the question again quoting chapter and verse from the Holy Book, and sayings of the illustrious companions and successors of the Holy Prophet to prove his thesis that Islam wanted the abolition of poverty and indigence, and demanded spreading out of the National wealth. Islam allows private property but the right to it is not absolute. Ibn Hazm's views are, in a way, an anticipation of the Beveridge Plan of fundamental material security for all citizens."³

1. Khalifa Abdul Hakim, op. cit., pp. 190-191.

2. Khalifa, op. cit., pp. 192-193.

3. *Muhalla*, Part 6, p. 156, quoted by Khalifa, op. cit., p. 193.

He quotes and argues that Shaabi, Mujahid and Taus all agree that society has a claim on the wealth of the rich even after they have paid the Zakat levy. Then he quotes Ibn Umar who is reported to have said that "If Zakat tax is insufficient to meet the needs of the poor, then it is the duty of the rich of every town to put the poor on their feet¹". In fact, the Holy Quran refers to the share of the poor as their right (حق) which must come back to the poor as a matter of right and not as the charity for they are the real creators of the wealth of the rich. Ibn Hazm has quoted many verses of the Holy Quran where words "the right of the poor" (حق الفقراء) are used instead of charity. He also quoted a Hadith from Mohammad bin Ali that "God has prescribed it as a duty for the rich to see that no citizen is left indigent without having the elementary needs of life satisfied. If there are any who keep back their hoarded wealth while some fellow citizens are going hungry and naked and living in misery, then they would deserve the wrath of God."¹

According to Ibn Hazm, it is unlawful for any Muslim to keep surplus wealth while his fellow citizens are in great distress. He quotes another saying of the Holy Prophet in support of his contention. Abu Saeed Khudri reports that the Holy Prophet said: "Whoever has an extra camel, let him give it to him who has it not and needs it; whoever has surplus food, let him give it to him who is without it." The Holy Prophet thus continued talking about giving away one's surpluses of different kinds of wealth until we began to think that we were being taught that no one had any right to any surplus."¹

Ibn Hazm then explains how far the Islamic state has the right and power of spreading out wealth in the community. "He first deals with the right of the needy individual against another who has a surplus. He says that if a person is dying of thirst or hunger and the person possessing water and food refuses to help him, the hungry or the thirsty man has a right to take by force. Most jurists before Ibn Hazm had mentioned only ex-

1. Khalifa, op. cit., pp. 194-195.

treme thirst as a justification for individual violence. He criticises them and says that if thirst justifies it, why not starvation or lack of covering which might prove equally fatal. If a person snatching these things by force from a callous possessor is killed, the latter should be liable to be prosecuted for murder; if the withholder is killed in the struggle, then the curse of God be on him because he prevented someone from the exercise of a rightful claim. It is high treason against God to prevent anyone from exercising legitimate rights. Abu Bakr, the First Caliph, fought a war to crush those who would not pay Zakat meant for the poor. Ibn Hazm thinks that that justifies violence against those who withhold surplus while poverty and misery still exists."¹

"A communist preaching clash-war and violence and forcible expropriation of all capital and all lands would feel very jubilant reading these authoritative versions of Islam and would consider it good propaganda to ask the Muslims to rise in the name of Islam and dispossess all those who have any surpluses. Some naive Muslims may be deceived but who know the total pattern of Islamic life and are conversant with the basic principles of its ideology cannot be easily trapped. What Ibn Hazm is saying can be properly understood only in the total setting of Islam. In the Islamic system, capitalism, feudalism and landlordism that the communists desire to overthrow cannot develop as we have argued in this book in more than one place. Islam allows private property and personal initiative and does not envisage a totalitarian state arrogating all rights to itself and leaving the individual at the mercy and in the callous servitude of an impersonal regimenting machine. Communists compel every one to subscribe to the same ideology; Islam does not. Islam is satisfied with the essentials of morality and social justice that should form a common basis between the conformists and the non-conformists alike. People are free to believe as they please and work as they please provided their work is not of an immoral or anti-social nature. People can earn wealth with honest efforts and enjoy its fruits, but the fundamental

1. Khalifa, op. cit., pp. 195-196.

principle of Islamic economics as enunciated in the Holy Book is the circulation of National Wealth in all classes. But Islam knew that in spite of all the checks on the concentration of wealth, private property and initiative being allowed, a disequilibrium might be created needing restoration. When such a disequilibrium is created by natural or economic forces, then it is the duty of the state to try to restore the equilibrium. Individual liberty cannot be completely sacrificed, because it is the basis of all values, nor should the organic unity of the social organism be jeopardised."¹

Thus it means that the foremost duty of an Islamic state is to eradicate poverty from the community and to see that no one is left in a state of hunger and thirst, but not necessarily through direct interference. Its objective is normally achieved through moral education and training of its members and through normal legal measures; but if, in spite of these normal means, it is found that some individuals still exist who do not possess the barest necessities of life, then the state is duty bound to help to avert and redress such accidents of poverty. As the Islamic state is responsible for providing the minimum basic needs to those of its citizens who are unable to provide for themselves, it has the right, if the state treasury is deficient, to take forcibly the surplus wealth of the wealthy to meet the needs of the poor members of the community. But it must not be forgotten that these cases of state interference are very rare in an Islamic state; they are in fact exceptions and not the rule and their range of interference is always to cover accidents of poverty and hunger.²

It may, however be pointed out that Islam does not allow any undue interference with the individual liberty and right of private property. However, as the Islamic state is responsible for the protection of the rights of all its citizens and for the provision of their basic needs, it has the right to take over a part, or whole if necessary, of the surplus wealth of the rich

1. Khalifa, op. cit., pp. 195-196.

2. Moulvi Aftabud-Din, op. cit., p. 38.

under certain conditions : Firstly, when the state finds it extremely difficult to meet the basic needs of its poor members from the state treasury ; secondly, when there is extreme poverty in the country and the rich are still having huge surpluses in their vaults ; and thirdly, when the rich are extravagantly wasteful in their expenditure, or are leading extremely luxurious life and are likely to adversely affect morals and efficiency of the people, the Islamic state is entitled, even though there is no poverty in the community, to take over the surpluses of such people. But it should be mentioned here that the individual can not be given the right to violence and can under no circumstances be permitted to take the law into his own hands and interfere with the liberty and property of other people.

(e) *Public Maintenance and Modern States* : There is a great difference between an Islamic state and Modern states in the scope as well purpose of Public Maintenance. Modern states usually undertake general Utility Works and, to a limited degree, social utility services, but the scope of their work is very much limited. Some of the modern Welfare States provide a minimum social security to its members but it is limited in its scope ; it provides benefit only to those persons who have participated in their contributory scheme, while others, who were either too old to join the scheme when it was introduced, or could not join it for one reason or another, are excluded from its benefits. Thus even this limited social security service in the welfare states is a reciprocal service and is provided in return to those who have contributed towards it.

The Islamic state, on the other hand, is legally and morally responsible for the provision of basic needs to its members. It is in fact held responsible, unlike modern states, for providing the necessities of life to all its citizens. And it is the distinctive feature of this state that, along with social utility services, it takes the responsibility of Public Maintenance as well. Every citizen is guaranteed his basic needs. And it is because of this responsibility of public maintenance that all funds collected

from the people in Zakat or other Sadaqat go to the Central Treasury of the Islamic state.

The principle of public maintenance pervades the whole fabric of Muslim society. The individual is held responsible for his person, his family, his near relatives, society in which he lives, and finally for the whole humanity.

(i) *Individual Maintenance* : Every individual is responsible for maintaining his own person and providing it the essentials of physical life :

1. *"And seek the abode of the Hereafter by means of what God has given you ; and neglect not your portion of the world."*
(XXVIII : 77)

2. And in sura al-A'rāf :

"O Children of Adam ! Attend to your adornment at every time of prayer, and eat and drink and be not prodigal ; surely He loves not the prodigals."
(VII : 31)

The Holy Prophet explained this principle of the Holy Quran by saying that your body has a right on you which you must not forget. And this individual responsibility, in itself, is so complete and perfect that, in truly Islamic society, no one would remain idle ; but every one would be struggling hard in his own right to earn as much as he could for his and society's benefit.

(ii) *Family Maintenance* : Islam gives such moral education and training to its members that they seek sustenance not only for themselves, but also to help other members of their family. The Holy Quran enjoins its followers to be helpful and generous to their parents and relatives in these words :

1. *"And We have enjoined on man concerning his parent..... his mother bears him with faintings upon faintings and his weaning takes two years.....saying : give thanks to Me and to your parents."*
(XXXI : 14)
2. In sura al-Ahzāb :
"And the possessors of relationship are closer to one another in the Ordinance of God than other believers." (XXXIII : 6)

Family maintenance, which Islam has greatly advocated and preached, is the backbone of family unity which in turn is the foundation of society. The Law of Inheritance which distributes property of the deceased among scores of his relatives further cements the ties of family unity. This principle of family maintenance is explained by an example in the story of prophet Moses and a servant of God in these words :

3. *"And as for the wall, it belonged to two orphan boys in the city, and there was beneath it a treasure belonged to them, and their father had been a righteous man. So your Lord intended that they should attain their maturity and take out their treasure—a mercy from your Lord."* (XVIII : 82)

Thus the two boys benefited from the inheritance which their father left and which he had earned with hard and honest labour.

(iii) *Individual's Social Responsibility* : The principle of public maintenance also operates between the individual and society, both ways. Both the individual and society enjoy certain rights and owe certain obligations to one another and their welfare is very closely linked together. The individual is expected to properly and efficiently perform every duty entrusted to him for the common good :

"And say, work ; so God will see your work and (so will) His Messenger and the believers." (IX : 105)

Every individual, according to this verse of the Holy Quran should endeavour to protect the common good in such a way as if he was its guardian and protector. The Holy Prophet described the individual responsibility for protecting social welfare in these words : "Those who honour the boundaries ordained by God and those who don't are like the people who together bought a boat. Some of them occupied the upper part of the boat and some the lower part. Those who were occupying the lower part of the boat had to go upstairs to fetch their water ; they thought that it would be much better if they were to make a hole in their part (to get the water), thus they would be

saved from the trouble of going upstairs and disturbing the people living there. If the people would let them do what they wanted, they would all be destroyed ; but if they stopped them from doing this, they would not only save themselves, but save all other people occupying that boat."¹

The Holy Prophet has in these words very explicitly described the relationship between the individual welfare and the common good ; the action of a few individuals can, sometimes, ruin the whole community. If a few individuals were allowed to accumulate the greater portion of the wealth of the community and waste it on the luxuries of life or hoard it, and thereby deprive the vast majority of the people of their due share, it is bound, sooner or later, to wreck the entire economy. The Islamic state, under these circumstances, has the right to withhold extravagant expenditure and take away their surplus wealth for the benefit of those who have little or nothing to support themselves.

In fact, no one can be absolved of his responsibility to the community in an Islamic society and every individual is regarded at one and the same time a guardian and a ward. The Holy Prophet described this dual responsibility of the individual in these words : "Everyone among you is a guardian and as such is accountable for his wards (on the Day of Judgement)."²

It is an obligatory duty of every Muslim to cooperate, without infringing the rules of piety, with others for the common good :

"And help one another in righteousness and piety, and help not one another in sin and aggression." (V : 3)

And every individual is personally answerable to God for his omissions and commissions regarding enjoining good to others and forbidding them from evil. If he has not done his duty properly and conscientiously, he will be punished by God ; depriving others of their rightful share and enjoying oneself the luxuries of life, or tolerating these injustices in society without

1. *Bukhari and Tirmizi*, quoted by Sayyid Qutb, op. cit., pp. 129-130.

2. *Bukhari and Muslim*, quoted by Sayyid Qutb, op. cit., p. 130.

taking any positive action to undo them, is as bad as encouraging evil in society. Islam tolerates neither of these situations. Very ordinary and simple acts of feeding the poor are appreciated and abstaining from these simple acts of benevolence are condemned by the Holy Quran :

1. *"Surely he believed not in God, the Great, nor did he urge the feeding of the poor. Therefore he has not here this day a friend, nor any food except refuse, which none but wrong doers eat."* (LXIX : 33-37)

2. In sura Al-Ma'un :
"Hast thou seen him who belies religion ? That is the one who is rough to the orphan and urges not the feeding of the poor. So woe to the praying ones, who are unmindful of their prayer." (CVII : 1-3)

Just see how far Islam goes in emphasising the importance of individual responsibility in safeguarding the principle of Social maintenance. If individuals do not realise and perform their social duty properly while the few capitalists in their lust for wealth and power weaken its very foundation, the whole society, along with these individuals, will suffer its consequences. The Holy Quran refers to this state of society.

The wealthy intoxicated by their wealth and power, deny the rightful share to the poor and indulge themselves in luxury and extravagance, while thousands are deprived of their bare necessities of life. Such inequity and injustice breed discontent and hatred among people and gradually lead all, including the wealthy, to destruction. It is the foremost duty of the individual, under these circumstances, to condemn such inequities and cooperate with the state to end these unnatural inequalities of wealth in the community.

SECTION 10

State Responsibility : Society like the individual is also accountable and answerable to God for the weak and the poor living in its fold. It is responsible for strengthening the weak and providing sufficient means to the poor to enable them to meet their basic needs. It is also the duty of society not to let

the gap between the rich and the poor widen beyond natural limits ; and if it does, it must take necessary steps to narrow down the differences in wealth to the natural and just limits. And if in protecting and safeguarding the rights of the weak and the poor, it has to use force, or to go to war, it must go to these extremes in upholding the right principle :

"And what reason have you not to fight in the way of God, and of the weak among the men and the women and the children." (IV : 75)

It must also protect the wealth and property of the weak and the orphans from the aggressors.

"And test the orphans until they reach the age of marriage. Then if you find in them maturity of intellect, make over to them their property ; and consume it not extravagantly and hastily against their growing up. And whoever is rich, let him abstain, and whoever is poor let him consume reasonably. And when you make over to them their property, call witnesses in their presence." (IV : 6)

This verse refers to the orphans, but if the wealthy behave like immature and infant orphans and waste their wealth extravagantly, the state has the right to protect their property in order to safeguard the interest of the community by taking over their property and providing them with reasonable means of living to their needs.

Then the Islamic state is also responsible for providing the necessities of life to the poor and the destitute in the community. If there are not sufficient funds in the treasury, the state can levy taxes on the wealthy to meet the needs of those in need ; for if one individual is left hungry or naked or shelterless on any day, the whole community will be answerable to God on the Day of Judgement. It is, therefore, absolutely necessary that the community should endeavour to develop a spirit of fraternity, brotherhood, mutual love and cooperation among its members in order to eradicate poverty.

"Nay, but you honour not the orphans nor do you urge one another to feed the poor, and you devour heritage, devouring all." (LXXXIX : 17-18)

These verses of the Holy Quran show the importance of Public Maintenance in Islam, which condemns those who deprive the weak and the poor of their minimum rights. It also shows what Islam feels for the poor and the weak. It takes every possible step to help them and warns the wealthy that their indifference and injustice to the poor and the weak will bring upon them not only the wrath of God but will also destroy them along with their wealth. The Islamic state is made responsible for providing to the poor and the weak out of the public funds taken from the surpluses of the rich, so that no one is left hungry, or naked, or shelterless in the community.¹

The Holy Prophet explains the principle of public maintenance by saying that one who has an extra camel (transport), should give it to the one who has no camel (transport); one who has surplus provision, should give it to the one who has none; one who has two persons' food, should take a third (as his guest), and if it is for four, he should take fifth or sixth person (as his guest). It was the result of this teaching that poverty was conspicuous by its absence during the early Caliphate. All the Muslims helped one another, and, above all, the Caliphate was the ultimate resort of those who could not earn sufficient to meet their needs. Ummat-e-Islamia is, in fact, like one body, and the same feeling pervades from one part to the other. If one part feels any pain, all other parts feel the effect of that pain. The Holy Prophet has described this state of the Islamic society in these words :

1. "In kindness, benevolence and mutual love and affection the Muslims are like a body. When one of its parts feels any pain, then every part of the body through sleeplessness and fever shares its grief."²

1. M. Ali, *Holy Quran*, pp. 1173-1174, Note 2727.

2. *Bukhari and Muslim*, quoted by Sayyid Qutb, op. cit., p. 138.

2. Then the Holy Prophet described mutual help and co-operation among the Muslims in these words : "One believer is like (the bricks of) a building to another believer, every one is holding and supporting the other."¹

This is the highest and the noblest ideal of social cooperation and maintenance envisaged by Islam ; whereby every individual regards it his duty to help his fellow men who stand in need of such help. When individual resources are spent up or found to be inadequate to meet the needs of the poor and the destitute, state mobilises its resources to help them. The main body of Muslim jurists is of the opinion that, though it is lawful to withhold surplus wealth (from public benefit) after paying obligatory duties, it is against piety for social rights now apply to this wealth and it should be spent on meeting social needs. But Abu Dhar Ghaffari and some jurists consider it unlawful to keep any surplus wealth after meeting one's personal needs. They argue that it must be spent on satisfying the needs of other less fortunate members of the community. So long as there is even one poor person who is unable to meet his necessities of life, this surplus wealth, according to them, must be collected by the state and spent on the poor. The Holy Quran emphasises that the poor have a right in the wealth of rich (IV : 19) and the Holy Prophet explained this right of the poor by saying that all the riches and luxuries of the wealthy are the products of the labour of the poor workers. National wealth is the Central Reserve Fund which should flow in all directions according to the demand for it and should not get blocked at any one centre or overflow in one direction leaving the other parts of society totally or partially unquenched.

All the facts mentioned above seem to show that the Islamic state is responsible for providing the basic needs to all of its members who are not able to procure them. And it seems that Islam endeavours to organise social maintenance in all its possible forms on the basis that the individual and social objectives

1. *Bukhari and Muslim*, quoted by Sayyid Qutb, op. cit., p. 139.

are the same and the different areas of activities should cooperate and work together to perfect the whole.

- (i) *During the Time of Holy Prophet* : The Holy Prophet always provided financial assistance to the needy and the poor from the Bait-al-Mal; employment to those who were able to work and monetary help to those who were sick, invalid and unable to do any work, themselves. He even paid debts of the poor debtors who could not themselves repay it and helped every poor and destitute who came to him and asked for help.

The income of Bait-al-Mal was very small during the time of the Holy Prophet, the only source being the levy of Zakat which was not much because the Muhajrin had left all their wealth and property in Mecca and were now sharing in the wealth of the Ansar. But whatever was collected for Bait-al-Mal was spent on the poor members of the community. Later on spoils of war augmented the Islamic Treasury, four-fifths of which was distributed among the fighters and one-fifth reserved to meet the poor. But share of every one was determined according to two principles : Firstly, every fighter was paid according to his efforts; ordinary foot soldier was paid one share, while a horse-man was given two shares, one for himself and one for his horse. Secondly, every one was paid according to his needs; a bachelor was given one share and a married man two shares.

When Banu Nazir left and their properties were occupied by the Muslims, the Holy Prophet distributed it equally among the Muhajrin who had no means of livelihood. Two Ansar who were poor and had no means of living were also given share from that property to enable them to support themselves and their families. The Holy Prophet thus tried to provide basic needs to every member of the community who was found destitute or invalid and unable to provide for himself and his family.

- (ii) *During the First Caliph* : Abu Bakr, the first Caliph, strictly adhered to the policy of public maintenance initiated by the Holy Prophet. He even declared war

on those people who had refused to pay Zakat. As it was the right of the poor and the destitute on the wealth of the rich members of the community, Abu Bakr did not hesitate to take their rightful share by force. He declared : "By God ! If they refuse to pay one rope, to be tied to the foot of a camel, what they paid to the Holy Prophet, I will declare war on them for their refusal."¹

Abu Bakr followed in the footsteps of the Holy Prophet in spending the income from Zakat. He paid equal grants to all the companions of the Holy Prophet and did not distinguish between the earliest Muslims (سابقين الاولين) and the later converts; between the slave and the free and between men and women. All were given equal allowances. Thus he adhered to the principle of equality (concerning economic need) during the Caliphate and totally ignored the virtue of good deeds and service to the community. Once when abundant wealth was received from vanquished countries and Abu Bakr started distributing equally among the people, Umar, and a party of the companions insisted that the earliest Muslims (سابقين الاولين) should be given preference over the later converts and paid higher grants. Abu Bakr replied : "I am fully conscious of the superiority and excellence of the people you have mentioned; but it is a thing which will be rewarded by God. But here is a matter of livelihood, where equality is better than the principle of preference."²

During the Caliphate of Abu Bakr, all the citizens of the Islamic state were given equal share from the income of the treasury, and as income increased, all the Muslims equally benefited from it and none was left poor. Abu Bakr believed in the equalitarian spirit of Islam and acted on this principle in the distribution of surplus wealth during his Caliphate.

- (iii) *During the Caliphate of Umar* : During the Caliphate of Umar, the equalitarian principle in the distribution of surplus wealth was replaced by the principle of pre-

1. *Kitab-al-Khiraj*, op. cit., p. 290.

2. *Kitab-al-Khiraj*, op. cit., pp. 201-202.

ference. Umar did not like to pay the same amount to those who had fought against the Holy Prophet and those who had fought on the side of the Holy Prophet. He wanted to give preference to the earliest Muslims (سابقين الاولين) over the later converts, for he was of the opinion that the trials which one had gone through in Islam must be taken into account when fixing one's share from the surplus wealth of the nation. And principle of justice demands that one's efforts and labour spent in the service of Islam must be taken into consideration and properly rewarded.¹

Abu Bakr's opinion was based on another principle: People had embraced Islam for the pleasure of God and their reward was with their Lord Who would compensate them fully on the Day of Judgement. In this world one must have just enough to one's basic needs.¹

These are the two fundamental views in the distribution of surplus wealth among the people. The opinion of Abu Bakr is nearer the equalitarian spirit of Islam and more appropriate in creating equality among the Muslims. This policy is also more useful and effective in protecting society from the evil effects of unnatural differences in wealth. If one section of the community obtains wealth more than the rest and continues increasing it year by year through profits, it will ultimately create unjust and unnatural differences in wealth among them, with all its accompanying evils. But Umar adopted a policy of preference in the distribution of grants and allowances and gave huge amounts to the early companions of the Holy Prophet, those who fought in the battle of Badr and Uhud and the relatives of the Holy Prophet.¹

He was a very strong and efficient ruler and could effectively maintain the differences in wealth within natural and equitable limits. Whenever he received any complaints from anyone about his governors or other senior military or civil officers, he at once called them to the capital and, if found guilty, dis-

1. *Kitab-al-Khiraj*, op. cit., pp. 202-203.

missed them. No one had the courage to do anything against the decision of Umar. He could institute an inquiry about the wealth amassed by any governor or military commander with a view to know how he had acquired it. If it was misappropriated from public funds or gained through unlawful means, he would at once confiscate that wealth and award suitable punishment to the guilty person.¹ A man of his calibre, who could dismiss any governor or military or civil officer of any rank at the slightest mistake and no one had the courage to commit any excesses during his Caliphate, found at the end of his life that his policy of preference was defective and was likely to lead to mal-adjustments in the economic field. He realised his early mistake and changed his opinion and swore that if he lived next year, he would equalise all the grants and allowances of people. And his famous remarks were²:

"If I were given the opportunity again to make the decision that I had made before, I would take away the surpluses from the rich and distribute it among the needy."

It seems very likely that Umar had foreseen the consequences of unequal distribution of wealth among people and therefore reverted to the policy of Abu Bakr that there should be equality in matters of livelihood and no distinction between the pious and the wicked. Evil consequences of unequal distribution of wealth became apparent during the Caliphate of Othman who gave vast amounts of wealth to different individuals.

Ali adopted the principle of equality in the distribution of grants. In his very first address to the nation, he said³: "Listen! Whoever amongst the companions of the Holy Prophet, Muhajir or Ansar, holds the opinion that because of his companionship (with the Holy Prophet) he has superiority over others, should know that this superiority will benefit him tomorrow before God Who will reward him for it. Understand it well, whoever stood up at the call of God and the Holy

1. Sayyid Qutb, op. cit., p. 329.

2. Sayyid Qutb, op. cit., p. 378.

3. Sayyid Qutb, op. cit., p. 379.

Prophet, confirmed our Millat (ملت), entered our Din (دين), and turned towards our Qibla (قبله), he accepted the rights and responsibilities of Islam. In fact, you are all servants of God and this wealth is God's. It will be distributed equally among you. In this respect no one has preference over others; however God has the best reward for the God-fearing."

(iv) *Main Principles*: This equalitarian principle in the field of economic needs is the foundation of Islamic society and a guarantee for maintaining its balance. The main points of this policy and the principle of public maintenance are summarised below:

1. *Right of the Poor*: The poor and the destitute have greater right than the First Muslims (سابقين الاولين) in the surplus or National wealth of the community. The importance of this principle is shown by an incident reported by Adi bin Hatam, who says¹: "That he along with some members of his tribe went to Umar, who was giving grants to different people. He gave grants ranging up to two thousand dirhams to some people of Tai but ignored him. He came right in front of him and stood there but still Umar took no notice of him. He again came in front of him and again he turned his eyes away from him. Then he said, "Ameer-al-Mumineen! Do you recognise me"? Umar started laughing so much that he laid down on his belly. Then he said, "Yes, by God! I recognize you well. You believed when others denounced; you came forward when others retreated; you proved your faithfulness when others deceived. I know well the first amount of Zakat which made the face of the Holy Prophet of God and his companions shine; it was Zakat of Banu Tai which you had brought to the Holy Prophet." Then Umar gave his excuses and said that he had fixed allowances from that wealth only for those people whose responsibilities had over-burdened them with starvation for they were the leaders of their respective tribes."

This shows how Umar fully realised the implications of unequal distribution of wealth and the usefulness of public

maintenance, so that the have-nots should become equal with the haves at least in their basic needs. In fact, "need" is the first basis of right in Islam because it does not tolerate poverty in plenty. The right of the needy in the surplus wealth of the rich holds top priority in Islam and must under all circumstances be given first consideration.

2. *Prohibition of Concentration of Wealth*: Islam does not allow concentration of wealth in fewer hands; a state of affairs in which there is over-abundance of wealth on the one hand and complete deprivation on the other. It gives complete authority to the state to take the necessary steps to recover the surplus wealth of the rich for the benefit of the poor. The Holy Prophet in his very first conquest of Banu Nazir endeavoured to establish proper balance in the Islamic society by giving over all the wealth obtained in Fai (في) to the Muhajrin and the poor Ansar. The Holy Prophet strictly adhered to the Injunction of the Holy Quran in distributing that wealth among the poor, so that it might not be confined among the rich (LVII: 7). This verse of the Holy Quran contains a very important principle that the state should always help the poor from the Bait-al-Mal or the surplus wealth of the rich, so that the gap between the rich and the poor should not widen to disrupt the balance of the Islamic society.

3. *Everyone Pays according to Ability*: The rate of the state taxes levied for meeting the basic needs of the poor members of the community will be according to the ability to pay of each tax payer. It will under no circumstances exceed the ability of a person to pay; and will not be levied in a way as to deprive the tax payer from his basic necessities of life or take away all the wealth of the rich. If the treasury cannot meet the needs of the poor with its existing taxes, the state has the right to take away the surpluses (not the whole wealth) of the rich to meet the needs of the former.

4. *Everyone is Paid according to his Needs*: Everyone is paid from the Bait-al-Mal according to his work and his needs. The Holy Prophet paid one share to the bachelor and two to the

1. *Masnad Ahmed*, quoted by Sayyid Qutb., op. cit., p. 392.

married man according to this principle. It is necessary that the need of the recipient must be taken into consideration along with his labour and effort in determining his allowance.

5. *Social Security* : According to the principle of Social Security, the Islamic state guarantees the basic needs to all those who are sick, old, needy or invalid and are unable to work. Umar gave grants from the Bait-al-Mal to all such people, including non-Muslims. He provided for the old, sick and blind Jews as well as lepers and invalid Christians.

6. *Social Maintenance* : According to the principle of General Social Maintenance, every town and village is held responsible for the death of anyone due to starvation within its boundaries. And every hungry and thirsty person has the right to take food or water, by force, if necessary, from its owner to save his life ; but remember, only to save one's life, and not to enjoy on other people's labour.

SECTION 11

Payment of Grants

The principle of Public Maintenance was fully established and maintained during the Caliphate of Umar and different departments were created for distributing grants and allowances among the people and registers were maintained for that purpose.

1. *Department of Military Service* : The function of this department was to distribute grants and allowances among those people (and their families) who were engaged in fighting. Volunteers as well as regular soldiers were given grants and allowances to maintain their families for they were not paid any salaries.

Imam Abu Yusuf describes the formation of this department in these words¹ : "When God extended the conquests during the Caliphate of Umar, and the Persians and the Romans were defeated, he called, the Advisory Council of the companions of the Holy Prophet and said, "I have decided to keep wealth in Bait-al-Mal (the state treasury), for it will be useful for paying

1. *Kitab-al-Khiraj*, op. cit., pp. 206-209.

annual grants to the people, I want to know your opinion. The companions replied, "Do as you think proper for the hand of God is with you." Then Umar fixed grants for various categories of people and called for the preparation of registers to make the necessary entries therein. Then Umar enquired whose names should be written first in the register. Abdur Rahman bin Auf replied, "Start with your own name." Umar said, "By God ! I can't do this but I will start with Banu Hashim, the family of the Holy Prophet."

The soldiers were paid allowances for their families as well ; and the amount of allowances was determined by the number of dependents of each soldier ; extra allowance was paid for every new born child.

2. *Department of Judiciary and Executive* : This department was concerned with the payment of grants and allowances to the judges and other executive officers of the Islamic state. The names of all the judges and executive officers and their staff were kept by this department and they were paid annual allowances which were determined on the basis of two principles ; Firstly, it must be adequate to meet their families needs, so that they might not be tempted to take bribes ; secondly there must be relative equality in them and differences in their grants, if any, must be kept within reasonable limits.

Imam Abu Yusuf, while describing these departments, writes¹ : "O Haroon ! Send orders throughout the boundaries of the Caliphate that just and honest persons be entrusted with the work of Post Offices and communication and their allowances be paid from the Bait-al-Mal. And everyone whom you appoint for the service of the Muslims (Islamic state), fix his allowance from the Bait-al-Mal. Governors and judges should not be paid their allowances from the levy of Zakat, but only the collectors of Zakat be paid from this item as it has been clarified by God in the Holy Quran (IX : 60) that pay from Zakat to those who are appointed to collect it."²

1. *Kitab-al-Khiraj*, op. cit., pp. 511-514.

2. *Kitab-al-Khiraj*, op. cit., p. 515,

"As it is not possible for the Imam to collect himself all Sadaqat (صدقات), Zakat and Ushr (عشر) and to settle disputes among people at every place, it is incumbent upon him to appoint judges and collectors to do this job for him. It is also necessary that he should pay them allowances from the Bait-al-Mal."¹

And Imam Abu Ubaid says that the allowances of collectors, officers and guardians of Muslims should be paid from the Bait-al-Mal according to the effort and nature of their work.²

3. *Department of Education and Propagation of Islam* : All those people who were engaged in imparting the basic teaching of Islam and in propagation of its message were given annual allowances from the Bait-al-Mal. Even though this service was done in the name of God and His pleasure alone, it was regarded the duty of the Islamic state to provide sustenance to their families, so that they might not be deprived of the means of livelihood. Umar and Othman made special arrangements for this department during their Caliphate and fixed allowances for teachers and preachers. According to Ibn Jauzi, Umar and Othman paid annual grants to the Muazzin (مؤذن), Imam (امام) and the teachers (معلم).

4. *Department of Social Security* : This department maintained the register of grants for the needy, the destitute and the poor. The purpose of this department was that no one in the Caliphate be deprived of the means of livelihood. All those people who were old, invalid, orphans or widows, or for any other reason unable to earn their livelihood, were paid annual grants from Bait-al-Mal. This department was created on the basis of the verses of the Holy Quran concerning Sadaqat and Zakat and the sayings of the Holy Prophet which explicitly say that Sadaqat should be collected from the rich and spent on the poor and the destitute members of the community.

1. *Kitab-al-Khiraj*, op. cit., pp. 514-516.

2. *Kitab-al-Amwal*, p. 606, quoted by M. Hifz-ur-Rahman, op. cit., pp. 144-145.

It is reported by Ibn Jareer that once some people came to the Holy Prophet. They were bare-footed and naked and swords were hanging by their side, they were mostly from the tribe of Muzir (مضير). Their faces reflected the condition of poverty and hunger; seeing their condition, the face of the Holy Prophet became red and he went into his room. Afterwards he came out and read some verses of sura Al-Nisa and Al-Hashr to show that God had created all human beings, whether rich or great, poor or small, from one man Adam, therefore they are all sons of Adam. Man should fear God and think of what he is taking to God for tomorrow on the Day of Judgement."¹

Umar once called some people of good appetite to determine the right of livelihood of the poor. He kept them for two meals and then accordingly fixed the food allowance for every man.² It is reported by Abu Ubaid that once Umar was holding a weight (مد) in one hand and measure (قسط) in the other and was saying that he had fixed for every Muslim two weights (مد) of wheat and two measures (قسط) of olive oil and two measures (قسط) of vinegar per month. Then one man stood up and enquired if the same amount was given to a slave. Umar replied, yes for the slaves as well. Then Umar stood up on the platform and addressed them. After praise of God and blessing to the Holy Prophet, he said, while he was holding weight (مد) and measure (قسط) in his hands, that he had fixed monthly grants and allowances for them."³

There were separate registers for each category of grant; volunteers and fighters were paid grants and allowances mainly from the wealth obtained as Fai (في); while the needy and the destitute were given help from Zakat, Ushr and other Sadaqat. But it was the duty of the Caliph (i.e., the Islamic state) to maintain the needy, the poor, the destitute, orphans, widows,

1. *Muslim*, Urdu translation by Maulana Waheed-uz-Zaman. Vol. III, p. 36.

2. *Fatuh-al-Baldan*, p. 442, quoted by M. Hifz-ur-Rahman op. cit., p. 147.

3. *Kitab-al-Amwal*, p. 46 and *Fatuh-al-Baldan*, p. 146, quoted by Hifz-ur-Rahman, op. cit., pp. 147-148.

travellers and the poor debtors from the Bait-al-Mal and help them with monthly, or annual or bi-annual allowances and grants.

5. *Public Maintenance for All*: The Islamic state is responsible for providing the basic needs to all its citizens, irrespective of their caste, creed or colour. During the Caliphate, all the poor and destitute non-Muslims were given help from the Bait-al-Mal to meet their basic needs. Umar paid allowance to the sick, old, widows and orphans of the Jewish and the Christian communities living in the Islamic state without any distinction during his Caliphate.

There is clear indication that if any non-Muslim citizen (ذمی) of the Islamic state joined the Muslim army of his own free will without any coercion, and fought for the Islamic state, payment of Jazia (جزیه) was written off and he was paid a reasonable share of the spoils of war along with Muslim soldiers and, if the Caliph thought it proper, was paid an allowance like any other fighter. It is clearly stated in contracts with the non-Muslim (ذمی) citizens of the Islamic state, e.g., in the contract at the conquest of Jarjan, it is mentioned: "Whoever from amongst you (Zimmis) we ask for help in the fighting, will have his reward for his help in the form of remission of his Jazia (جزیه), which he will not be asked to pay."¹

And at the conquest of Azarbaijan (آذربایجان), it was written in the contract that whoever (from amongst the Zimmis) would fight with the Muslim army, would have his Jazia remitted for that year."² Balauzari mentions that Ubaid Ullah bin Zaid invited a large party of Bukhara to come under the protection of Islam and that, in return, he would fix an economic grant for them to meet their needs. They willingly accepted it and settled in Basra.³ And during the Caliphate of Abu Bakr, Khalid bin Waleed signed a contract with the people of Heera which runs as follows: "I promise that if anyone from amongst

1. *Tabari*, Vol. IV, p. 254, quoted by Hifz-ur-Rahman, op. cit., p. 149.

2. *Ibid.*, p. 149.

3. *Fatuh-al-Baldan*, p. 269, quoted by Hifz-ur-Rahman, op. cit., p. 150.

the Zimmis becomes disabled owing to old age, or be a victim of any natural calamity, or if any rich becomes poor and his people start paying him charity; in all these cases, he will be excused from the payment of Jazia; and they and their families will be maintained from the Bait-al-Mal so long as they remain in the Islamic state (dar-as-Salam)."¹

These were the allowances and grants given to the non-Muslim citizens (Zimmis) who joined the Muslim army, but the Islamic state also gave allowances and grants to all the poor, the needy and the destitute without any distinction of caste, colour or creed and did not deprive anyone of his basic needs. The following incident during the Caliphate of Umar throws sufficient light on this fact:

"Once Umar visited a place and saw an old blind man begging; Umar enquired from him who he was and he replied that he was a Jew. Umar asked him what had forced him to beg? And he replied that that had been forced upon him by the payment of Jazia, economic needs and old age. Hearing this, Umar held his hand, took him to his house and gave him whatever was available. Then sent an order to the Treasury of Bait-al-Mal; "Make enquiries about this and other similar needy people; by God! We cannot be just if we take the labour (Jazia) of their (Zimmis) youth, and leave them in the degradation of begging in their old age. In the Holy Quran the words "Sadaqat are meant for the needy and the destitute" (الفقراء والمساكين) in my opinion the needy (الفقراء) here means the Muslim poor, and the destitute (مسکین) refers to the needy and the poor of the people of the Book. Thereafter Umar condoned Jazia from all such people and fixed allowance for them from the Bait-al-Mal."²

Umar was so anxious about these people that once when Huzaifah and Othman bin Haneef came back with the amount of Khiraj from the land of Tigris, he asked them if they had received from the Zimmis more than what they could afford.

1. *Kitab-al-Khiraj*, op. cit., pp. 421-424.

2. *Ibid.*, p. 390.

Huzaifah replied that that was much less than what he had left with them and Othman said that he had left twice of this amount with them. Hearing this, Umar clarified the importance of this problem in these words: "Beware! By God, if I remain alive, I will leave the widows of Iraq so much that they will not be dependent on any rich person after me."¹

The system of allowances was established and organised under different heads in order to fulfil the purpose of the public maintenance in the best possible and most efficient way.

6. *Payments of Grants by Umar*: Imam Abu Yusuf writes that Zaid reported from his father who heard Umar bin Khattab saying that: "I swear by God without Whom there is no god, that there is not a single individual who has not got a right in this wealth (received from people) even though in practice he may get it or not. And no individual has more right in it than any other except a slave. My position in this respect is like anyone of you, and our grades will be determined in the light of the Book of God and association with the Holy Prophet. All the trials through which a person has gone and the lead he has taken in accepting Islam will be taken into account. By God! If I live even a shepherd in the hills of Sana will get his share from this wealth at his own place."²

"He fixed an allowance of 5000 dirhams per annum for any one who had fought in the battle of Badr, and for all others whose Islam was of the same degree as those who had fought at Badr, e.g., who had migrated to Abyssinia, or fought at the battle of Uhad were given 4000 dirhams per annum; children of those who had fought at Badr received 1000 dirhams, but Hassan and Hussain for their relation with the Holy Prophet received the same amount of allowance as their fathers, i.e., 5000 dirhams each. Every one who had migrated before the conquest of Mecca was given an annual allowance of 3000 dirhams; and those who embraced Islam at the conquest of Mecca were given 2000 dirhams each and young children

1. *Kitab-al-Khiraj*, op. cit., pp. 215-216.

2. *Ibid.*, pp. 201-212.

of Muhajrin and Ansar also received the same amount of allowance."¹

"In the determination of allowances for common people, he took into account their position, knowledge of the Holy Quran and struggle in the way of God (Jihad). All others were placed on equal footing; grants of 2100, 1000, 900, 500 and 300 dirhams were fixed for the people of Yemen but no one received less than 300 dirhams per annum. Umar also said that if more wealth was received, he would increase the allowances and fixed 4000 dirhams for everyone, 1000 for his journey, 1000 for arms, 1000 for his family expenses and 1000 for his horse or pony."²

Every Muhajir on the average was paid 5000 dirhams, every Ansar 300 dirhams and wives of the Holy Prophet at the rate of 12000 dirhams each per annum. But Umar did not always follow very strictly the rules which he had laid down in determining the allowances. In certain cases it was not considered essential to follow those rules and some individuals were given higher allowances than other people of the same status. Umar Ibn Abi Salma, who was the son of Ummal Mumineen Um Salma, was given 4000 dirhams. When Mohammad bin Abdullah Ibn Hajsh objected, Umar replied that he was giving him more because of the place in which he was held by the Holy Prophet, and the one who was objecting should bring a mother like Um Salma and then he would accept it. He also fixed 4000 dirhams for Assama bin Zaid, at this Abdullah bin Umar said that he had fixed 3000 dirhams for him and 4000 dirhams for Assama, even though he had fought in many battles in which Assama could not participate. Umar replied that he had given him more for he was dearer to the Holy Prophet than him and his father was also dearer to him than his father.²

Umar fixed 1000 dirhams for Asma bint Umees, wife of Abu Bakr, Um Kalsum bint Uqbah and the mother of Abdullah bin Masuad. He gave these highly respected women

1. *Kitab-al-Khiraj*, op. cit., pp. 202-210.

2. *Ibid.*, pp. 201-214.

more than other women of the same status because of their relation to those men who had preference over others.¹

Main Features of Umar's Policy: The main features of the policy of Public maintenance during the Caliphate of Umar are as under :

(i) *Social Security for All:* Umar made all the necessary arrangements and took every possible step to ensure that no one was left hungry or naked or shelterless in the Islamic state. It was the standing order of the Caliph that invalids, weak, sick, old, orphans, widows, unemployed, disabled etc., all such people, who were in need of help, should be provided with the means of subsistence from Bait-al-Mal.²

And all the poor and the destitute, irrespective of their caste, colour or creed were given financial help from Bait-al-Mal. Jewish rabis and Christian monks who were sick or old or disabled were provided with the means of livelihood from Bait-al-Mal.²

(ii) *Assistance to the Travellers:* Guest houses were built in the cities and towns where travellers were given free food and lodging at the expense of Bait-al-Mal.

(iii) *Allowance for New Born Babies:* The expenses of nursing and breeding for the fondlings were paid from Bait-al-Mal, and the parents were given allowance for every new-born child; in the beginning 100 dirhams per child per annum were fixed but the amount was later on increased.

(iv) *Expenses of Orphans:* The expenses of the poor orphans were paid to the foster parents from Bait-al-Mal; but the expenses of the rich orphans were paid from their property or estates which were managed by the Islamic state and everything possible was done to increase their wealth by trading.

1. *Kitab-al-Khiraj*, op. cit., p. 201-214.

2. *Ibid.*, p. 387-391.

Umar was fully conscious of his duty as head of the Caliphate to look after the sick, hungry, poor and invalids, who were unable to earn anything and if left in their sickness, poverty and disease to starve, the Caliph would be answerable to God on the Day of Judgement. Once a beduin claimed clothing for his family from Umar but Umar told him that if he did not fulfil his demand, what would happen? Beduin in reply read this verse: "You will be questioned about me on the Day of Judgement and you will be surprised. Then you will have to go either to Hell or Heaven". Hearing this, Umar wept so much that his beard became wet with tears. Then he gave him his own shirt and asked for his forgiveness for not having anything else to give.

Another incident is reported like this: Umar once saw a man with his right hand cut and asked him who helped him in ablution? Who helped him in washing his head and in washing his clothes? After saying this he was overwhelmed with fear and gave him a servant and other necessary things.

All these examples show how important the policy of public maintenance was regarded by Umar and how much trouble did he take personally to fulfil his duties to the public. The following extract from *Azala-al-Khafa* throws sufficient light on the policy of public maintenance during the Caliphate of Umar: "Umar was like a father of the family" for the families of Muhajrin. He went to the wives of the fighters in their absence and called salams at the door and then enquired if they needed anything and he would buy for them from the bazar; women sent their slave girls with him and he bought their necessities of life. If someone did not have anything to pay, then he would buy with his own money for her. Whenever any messenger brought messages from the battle-front, he would himself go to their homes and give their husbands' letters and if needed, he would read their letters. He would also go from door to door to fetch their letters and if someone had not written it, he would write it and then send to their husbands."¹

1. *Azala-al-Khafa*, Shah Wali Ullah, quoted by Nazem Siddiqi, *Muashi Na-Hamwarioun Ka Islami Hal*, 1958, pp. 211-213.

He spent all the cash and grain of Bait-al-Mal on the people during the famine of 18th year Hijra. He asked for more money and grain from the provinces. The lists of famine-stricken people along with their requirements were prepared and then they were issued with ration cards. Grain was issued to everyone according to the entry on ration card; twenty camels were slaughtered every day in Madina to meet the food requirements of the people. This shows the extent to which the responsibility of the Islamic state regarding public maintenance could extend in times of emergency.

It is said that if the system of public maintenance is organized and maintained to such an extent, then the great majority of the people would prefer to live on these grants and would not like to do any work. As a result, other means of livelihood, e.g., trade, industry and commerce etc., would be discouraged. But this is not true for it shows complete ignorance of the teaching of Islam which develops such a spirit among its followers that they would work hard to seek the pleasure of God. In fact Abu Sufiyan put a similar question to Umar at that time. Balazari states this incident in these words¹: "When Umar prepared registers for allowances, Abu Sufiyan said, "Do you want to start this method of grants like the Romans? If you fix their allowances in this way, they will become dependent on them and leave trade." Umar replied that it had become necessary for him to distribute the surplus wealth which was accumulating at a very rapid rate in Bait-al-Mal (in order to close the gap between the rich and the poor, so that the differences of wealth were brought within reasonable and equitable limits)."

In fact, the system of grants and allowances organised by the Islamic state was absolutely free from the possible evils which are likely to crop up from such a policy if adopted in a capitalist or communist society. It was the best example of public maintenance which neither encouraged idlers nor left any

1. *Tabqat-Ibn Sa'ad, Kism Ammal*, Vol. III, quoted by M. Hifz-ur-Rahman, op. cit., p. 159.

poor or destitute or invalid uncared for or unprovided from the state treasury.

7. *During the Caliphate of Othman and Ali*: Othman kept the system of grants and allowances and gave large sums of money to different people. Though he believed in the equalitarian principle in the basic needs of people, he maintained the differences in their grants and allowances at the higher level. Sometimes he was very generous in granting gifts to some people, but, on the whole the system of public maintenance was well maintained, and the poor and the needy were properly looked after by the Islamic state during his Caliphate.

Ali agreed with Abu Bakr and adopted the principle of equality in the distribution of allowances among the people. He paid equal grants to all the people irrespective of their social status, or position in Islam, or relation to the Holy Prophet, or their share in the earliest battles of Badr and Uhud etc. He did not distinguish between one or the other and treated them alike in economic matters. The system of public maintenance was well kept and the poor members of the community were well looked after during his Caliphate.

The system of public maintenance was again reorganized during the Caliphate of Umar bin Abdul Aziz when the poor and the needy were provided with food and other necessities of life from Bait-al-Mal.

SECTION 12

Capital and Labour Relations

One of the golden principles of Islam is the principle of human brotherhood; it removes artificial distinction between men and brings them all on the same human level. It teaches them the principle of human equality, fraternity and brotherhood and ends for all times the age long superiority of the haves over the have-nots. It restores human dignity even to slaves and tells their masters that they are not different from their slaves:

- (1) "And God knows best your faith—You are (sprung) the one from the other," (IV : 25)

(2) In sura Al-Nisā :
"O People, keep your duty to your Lord, Who created you from a single being and created its mate of the same (kind), and spread from these two many men and women." (IV : 1)

(3) In sura Al-Hujūrāt :
"O mankind, surely We have created you from a male and a female, and made you tribes and families that you may know each other. Surely the noblest of you with God is the most dutiful of you." (XLIX : 13)

The principle of brotherhood of man is laid down in these verses of the Holy Quran. They are told that superiority of one over another in this broad relationship based on brotherhood does not depend on colour, or creed, or wealth, but on their observance of duty and their piety. Islam thus proclaims human equality and brotherhood among all men and abolishes distinctions based on nationality, wealth or rank. The Holy Prophet by his teaching and noble example brought the employer and the employed on the same level and told them that they were all sons of Adam who was created from dust. He laid emphasis on human equality, fraternity and brotherhood and showed by creating a society based on these principles that there was no superiority for the capitalist or the employer over the labourer or the employee merely because of his more favourable position. If there was any superiority of one man over another, it was because of his moral greatness or piety. The Holy Prophet emphasised in his last Pilgrimage that "there was no superiority for an Arab over a non-Arab, nor for a black man over a red man, nor for a red over a black man except for piety."¹

The Holy Prophet told the employers to treat their employees with fairness and kindness and described the master and the slave as brothers. He enjoined the believers to be kind and sympathetic to their slaves and servants. It is reported by Abu Dhar Ghaffari that the Holy Prophet said² : "Your slaves (or servants) are your brothers whom God has given into your

1. Bukhari, quoted by Mohammad Qutb, op. cit., pp. 69-70.

2. Bukhari, Vol. I, Urdu edition, op. cit., p. 574, No. 2349.

protection, so he who has brother (working) under him, should feed and clothe him as he himself feeds and dresses ; and do not ask them to do things (and jobs) which are beyond their strength and endurance and if you do ask them to such things (and jobs) then help them." The Holy Prophet also emphasised upon his followers to respect the feelings of their slaves (and servants) and should not call them by offensive nicknames. Abu Hurrairah reports that the Holy Prophet said¹ : "None of you should say to your slaves, this is my slave and this is my slave-girl ; you should rather say : This is my man and this my maiden." And Ali reports that the last thing the Holy Prophet said before his death is this : "take care of your prayer and fear God regarding your slaves (and servants)."

In the light of this teaching of Islam, it can be said without any doubt that a Muslim capitalist (or employer) cannot remain a true believer if he behaves in the same way as the capitalists (and employers) in the modern capitalist countries. If he regards profiteering as the end of all his ambitions and the sole object of his life, he should have second thoughts about his faith in God.

Islam develops such a spirit among its followers that they consider it their duty to serve the community in the best possible way. They always think of ways of investing their capital for the good of society for they regard it as "bounty of God" which must be spent in the service of His creatures. They will try to utilise their capital in really useful enterprises to the community irrespective of the amount of profit they may get therefrom. And whatever profit they may get from these enterprises, they are always satisfied and thankful to God.

Besides a Muslim capitalist (or employer) will be interested more in the welfare and happiness of the workers than merely his own profits. And before embarking on any new venture of investment or production, he will first take account of its effect on the workers ; difficulties of the labour force ; the problem of their redundancies or unemployment etc. ; then he will

1. Hadith quoted by Mohammad Qutb, op. cit., p. 71.

examine its usefulness to society and will make sure that it is not in any way harmful to the national interest. And he will always be prepared to cooperate with the workers and the Government to solve any financial or social problem which needs his help.

This attitude of the Muslim capitalist (or employer) is the direct result of the moral education and training of Islam. The employer knows that he has to answer for the unfair and unjust treatment of his employees on the Day of Judgement :

- (1) *"Then shall you be questioned that Day about the joy (you indulged in and the excesses you committed against the weak and the humble workers)."* (CII : 8)

This feeling is ever there in the mind of the employer that God has placed people in different positions ; some are employers and others are employees ; some capitalists and others labourers, only to see how they behave in their respective positions :

- (2) *"He hath exalted some of you in rank above others, that He may try you by the test of that which He hath given you."* (VI : 165)

This Divine auditing makes man more responsible and noble in his dealings with other human beings and helps to produce individuals who regard service of humanity as the true success. In such a society, it is inconceivable that individuals (be they employers or capitalists) would make huge profits by exploiting their fellow-beings.

Thus Islam, through this intellectual teaching and mental culture, puts a very high ideal before man according to which his life is not merely like an animal's needing only material sustenance ; food and other economic needs are there only to maintain his life, while the true purpose of his life is to work for the welfare of humanity. A reference is made to this high ideal of life in these words :

- "You are the best community that has been raised up for mankind. You enjoin right conduct and forbid indecency (and what is wrong)."* (III : 110)

Similarly the workers are told to be patient and tolerant towards the employers (and the capitalists) and do their work honestly and efficiently for they are on trial in that position and will be questioned by God on the Day of Judgement, and punished if today they fail in their duty to the community. A Muslim worker will therefore work hard to the best of his ability and strength in any position he is placed in the industrial set up, for he believes in the natural gradations between men in the world which are merely to enable them to manage their affairs and to test them in their respective positions :

- (1) *"And covet not those things in which God has made some of you excel others."* (IV : 32)

- (2) In sura Zukhruf :

"It is We Who divide between them their livelihood in the life of this world : and We raise some of them above others in ranks so that some may command work from others."

(XLIH : 32)

- (3) And in sura Ta Ha :

"And strain not your eyes towards that which We have given for enjoyment to parties among you, the splendour of the life of this world ; that We may test them thereby." (XX : 131)

- (4) Again in sura Al-An'am

"He it is Who has placed you as viceroys of the earth and has exalted some of you in rank above others, that He may try you in the gifts you received." (VI : 165)

And the Holy Prophet enjoined on the Muslims to be patient in adversity and generous in plenty and never to be sorry for anything which they did not possess. He is reported to have said : "It is enough for you of this world that satisfies your hunger and covers your nakedness and, if along with them, you get a house (for shelter) well and good, and if you get something to ride upon, nothing like it."¹ And on another occasion, he said : "If anyone of you happens to see a man with greater

1. Ahmad, Tirmizi, quoted by Mishkat, Vol. II, op. cit. p. 244, No. 4930-4931.

means than him, he should then look at people with less means than him."¹

It is this education of Islam which makes people responsible citizens of the Islamic state: The employers and industrialists, while working for their own benefit, do not damage the interests of the workers under their supervision or endanger the common good. The workers on their part, do their very best to increase the productivity of their firm without ever wanting their labour in idleness or damaging capital through wilful and deliberate negligence. Thus Islam tries to coordinate and harmonise diverse and conflicting interests of the employers and the employees for the common benefit of both.

The main objective is achieved through moral guidance and mental culture, but legal measures are also adopted, where found necessary, to check the mal-practices of the capitalists and the employers. In this respect, we will mention some of the measures recommended by Islam to improve relationship between labour and capital.

1. It enjoins the believers to pay reasonable wages to the worker and not to burden him with excessive and heavy work beyond his physical strength. The Holy Prophet emphasised this point and said: "It is the commandment of God that He would quarrel with three kinds of people on the Day of Judgement and that with whom He quarrelled, He would oppress them to heels. One of these was the man who took full work from the labourer but did not pay him accordingly."²

The Holy Prophet also said that it was necessary for the employers to take work from the labourers (slaves or free) which was within their power and which they could easily do; they should not be given heavy and difficult work to do which would adversely affect their health.³

1. *Bukhari, Muslim*, quoted by *Mishkat*, op. cit., Vol. II, p. 251, No. 4985.

2. *Baihaqi* Vol. VI, *Kitab-al-Ijarah*, quoted by M. Hifz-ur-Rahman, op. cit., p. 328.

3. *Muhalla*, Ibn Hazm, *Ahkam-al-Ijarrat*, Vol. VIII, quoted by M. Hifz-ur-Rahman, op. cit., p. 328.

2. The employers were required to fix the wages of their employees before employing them and it was unlawful to employ any labourer at work without fixing his wages. It is reported by Abu Saeed Khidhri that the Holy Prophet had forbidden to employ any labourer or worker without first fixing his wages."²

3. The employers were also required to pay the wages promptly without any delay. It was regarded a wrongful act and a great sin to delay the payment of wages to a worker. Abu Hurairah reports that the Holy Prophet said¹: that it was wrong for a rich man to delay the payment of another's right in spite of his riches." And he also remarked that you pay wages of a worker before his sweat dried up (i.e., without delay).²

4. It was unlawful for any employer to charge any fine from the worker or deduct any thing from his wages for any damage to the implements or breakage of the appliances of production etc. The Muslim jurists are of the opinion that the worker is not liable to any fine for any damage to machinery or loss of property during his work, unless it is proved that he did it wilfully and purposely. If there are no witnesses in these matters, the statement of the worker will be considered reliable."³

5. Islam also checks workers and employees from doing anything wrongful and unjust to the capitalist or the employer or do any damage to their property or appliances of production. The Holy Prophet declared that the best earning was the earning of a worker provided he had done his employer's work with goodness and fairness."

6. Islam treats both the worker and the employer with justice and equity, so that moderation and balance be maintained in their relationship. And along with moral guidance and legal measures, it gives a general guide-line to both of them in these words: "No one can be a true believer from amongst you

1. *Bukhari and Muslim*, quoted by Hifz-ur-Rahman, op. cit., p. 329.

2. *Baihaqi*, Vol. VI, quoted by Hifzur-Rahman, op. cit., p. 329.

3. *Muhalla*, Vol. VI, p. 201, quoted by Hifz-ur-Rahman, op. cit., p. 329.

unless he wishes for his brother Muslim what he wishes for himself."

And the jurists have explained this principle in these words: "It is the tradition of Islam that all the people (labour as well as capital) should settle their matters with kindness, mercy and mutual fairness.¹ And that they should wish for their brother Muslim what they wish for themselves. In other words, they should not take into account their material benefit alone in any enterprise but should also take into consideration the welfare of other people assisting them in their work.

Chapter 2

PRODUCTION

1. *Introduction* : The Holy Quran has used the concept of production of wealth in a very broad sense. It has emphasised the usefulness of the goods produced. The goods must have some relationship to human needs (sustenance). They must be produced to satisfy some of human needs, not superfluous luxuries. If they do not meet any of human needs, labour spent on the production of such goods is considered unproductive. The Holy Quran does not justify the production of superfluous luxuries under any circumstances, and, as such, human labour spent on the production of such goods is regarded as waste of human effort.

It has, however, judiciously provided a very wide field for human effort by feeding the inner urge of man for acquiring more and more wealth in the economic pursuit of life. In other words, it has tried to sublimate the selfish greedy nature of man by providing him with unlimited opportunities of productive activities.

In Sura 'Al-Mu'ārij' the nature of man, which seems to be the basis of all economic activity, is revealed in these words :

"Surely man is created restless and greedy." (LXX : 19)

1. Ahmad, *Majmah-al-Zawaid*, Vol. VIII, p. 18, quoted by Hifz-ur-Rahman, op. cit., p. 330.

Greed makes man restless, impatient and anxious to struggle for the acquisition of material wealth, and thereby stimulates his productive activities. Man works harder and harder to satisfy his ever increasing wants and, as a result, he very often performs miracles in the field of production.

The title of the Sura 'Al-Mu'ārij' (the Great Ascent) foresees great and unlimited progress of man in every sphere of life. It implies that man, by his own constant efforts, will make great economic progress in this universe. Greedy nature of man provides a strong incentive which, if properly guided and directed, is bound to take man to great heights. Human progress will continue as long as man carries on his struggle for the satisfaction of his multifarious wants. His creative genius will continue revealing new and improved methods and techniques of production and, thereby, keep his standard of living in line with the changing demands of time. Human nature is depicted in another way in Sura 'Al-Imrān':

"Fair-seeming to men is made the love of desires, of women and sons and hoarded treasures of gold and silver, and well-bred horses and cattle and tilth." (III : 14)

The use of the word 'zuyyana' seems to suggest that the desire for possession of sources of wealth and power is quite natural. Man is fond of gold and silver (sources of production). This desire for wealth (and all that it stands for) provides a constant stimulus for greater effort on the part of man. He struggles to satisfy his increasing wants. And as human wants are unlimited the struggle for their satisfaction becomes greater and greater. It is, therefore, absolutely necessary that this quest for wealth should be properly guided and directed. If the desire for wealth is not properly guided, it is bound to lead to great many evils such as we are experiencing in modern societies.

One of the important factors responsible for the evils of capitalism is the purely materialistic attitude towards life, which is depicted in Sura 'Al-Mu'ārij' in the following words :

"And hoards then withholds." (LXX : 18)

The desire for the possession of wealth makes man hoard his wealth and thereby withhold it from the use of the community. Such men seldom care for the general good of people and keep on hoarding vast treasures of wealth. This selfish attitude of man in the form of excessive love for wealth is described at many places in the Holy Quran. In Sura 'Al-Humza' the capitalist is described as a person :

"Who amasses wealth and counts it." (CIV : 2)

The capitalist is so deeply involved in the vicious circle of wealth accumulation that he can never get out of it. He is always busy in counting and re-counting his wealth and has little time for reflection and thought over other matters which if not more, are equally as important. This attitude of life, which makes man attach greater importance to his material pursuits of life and completely ignore the non-economic aspect of human life, disturbs the equilibrium of society and thereby brings misery and sorrow to the whole community.

The Holy Quran warns against blind hoarding of wealth and the vain love of wealth in these words :

"And truly (on account of his extreme love for wealth) man is ungrateful to his Lord." (C : 6)

God has given vast potential wealth to man so that he may utilise it for the good of his self and the community but he becomes ungrateful to his Lord by mis-using His bounties for his own selfish ends. In his zeal for acquiring more wealth, he loses sight of the rightful share of others and very often disregards the general good of the community. This lack of sense of proportion in human behaviour is in fact the root cause of all the economic evils in modern society which ultimately brings its downfall. It would not be wrong to say that individuals (as well as nations) prosper and rise to great heights of glory and prominence so long as they maintain proper balance between economic and non-economic ends ; but fall to the depths of degradation and humiliation as soon as

they overstep the barriers of the right equilibrium and incline to one side or the other.

Further, the Holy Quran is diametrically opposed to asceticism preached by other religions including Christianity, Buddhism, Hinduism, and Judaism. All these religions preach asceticism, denouncing wealth and its multifarious uses. They enjoin their followers to reduce their needs as far as possible and to refrain from indulging in productive activities. Success, according to them, lies in reducing wants and desires; the more one is able to reduce one's needs, the greater success and glory will one achieve in life. Worldly life with all its manifestations in the form of wealth and riches is despised by them. They claim that man cannot attain purity and excellence in the realm of spiritualism if he indulges in the production of wealth or any other economic activity. And every kind of economic activity in which man is engaged to earn wealth for the satisfaction of his needs is considered indulgence in pleasures of material life and is, therefore, condemned by them.

The Holy Quran has very strongly opposed this view. It has emphasised that there is no real conflict between spiritual and material pursuits of life provided a sense of proportion is maintained between various human activities. There are no marked divisions of human activities into spiritual or material. It is in fact the intention and attitude behind human actions which determines whether it is spiritual or material. God-fearing man, who is engaged in economic activity in order to satisfy his and his family's needs, is regarded more pious and spiritual and a better man than the one who is constantly in prayer in a secluded place but is dependant upon others for food, clothing and other economic needs.

The Holy Quran has thus given us a balanced outlook towards life which helps in the growth of healthy and sublime tendencies among people on the one hand, and in supplying stimulus to their productive activities on the other. It has thus opened a vast field for research and experiment which might yield unlimited sources of power and wealth. We are told that every thing of this world is created for the service and use of

man. All the stars, the moon, the sun and the earth are created to serve man. These forces of nature can, therefore, be at his command, if he is able to exploit them for his benefit. It is explicitly stated in the Holy Quran that man will get what he strives for. His constant hard labour will enable him to find out the right and proper ways of utilising the natural resources for his good. It has in fact provided great impetus to man to experiment and explore the hidden mysteries of the Universe for the benefit of humanity.

In view of the great importance of economic activity in human life, the Holy Quran has allowed trading even during pilgrimage :

"It is no sin for you if you seek of the bounty of your Lord (by trading) during pilgrimage". (II : 198)

"Thus legitimate trade is allowed, in the interests both of the honest trader, who can thus meet his expenses, and of the generality of pilgrims, who would otherwise be greatly inconvenienced for the necessities of life." The use of the word 'bounty of God' clearly shows that 'good honest trade' is in fact a form of service to the community, and therefore to God."¹

Again in Sura Al-Jumah, it is said :

"When the prayer is finished, then may ye disperse through the land, and seek of the bounty of God." (LXII : 10)

The fundamental principle of Islam as explained in the above verse of the Holy Quran clearly states that religion and morality are not in opposition to prosperity and the acquisition of wealth, but, on the other hand, both are complementary to a life of perfect happiness and bliss. Pilgrimage is a form of prayer but its being a prayer does not forbid economic activity or trading to a pious man who, respecting the law of God, tries to earn his livelihood during those days.

The peoples of the world have often strayed from the right path both in the field of morality and economic activity. They

1. *The Holy Quran*, Yusuf Ali, op. cit., p. 79, note 219.

go to extremes and forget the right path. They either indulge so much in economic pursuits of life that they completely ignore the principles of morality or go to the other extreme and adopt asceticism, forsaking the worldly life. The right path between these extreme ways of life is, however, the middle course and the truly successful life comes to one who says, "Our Lord! Give unto us in the world that which is good and in the Hereafter that which is good."

This is the noblest end for the attainment of which Islam advises man to make an effort. Islam expects that man should work hard to gain the whereby to achieve and maintain a higher standard of living. It does not like the economic slavery of man, therefore it insists on struggle for the acquisition of wealth. Once the Holy Prophet remarked, "Best among you is one who leaves not the Hereafter for the world and the world for the Hereafter and be not burden on society." Here the Holy Prophet has praised the man who maintains harmony in his different pursuits of life and does not become a burden for his need on other people.

In order to accelerate the economic activity of the believers and to provide them with greater time and opportunities for that purpose, the obligation of a permanent compulsory prayer was waived by God in Sura Al-Muzzamil.¹ Similarly, the Holy Prophet declared that the economic struggle for one's family was equivalent to fighting in the name of God and exempted a man from Friday Congregation owing to engagement in earning his livelihood.

The Holy Prophet is reported to have said,² "All the Prophets, who have gone before me, engaged themselves in hunting and went out (in the deserts and forests) in search for hunting (for this was the only way for them to get their livelihood). As for the problem of prayer in congregation, it is enough for you, when absent from congregation in seeking your livelihood, that you love congregation, love the people in

1. *Al-Quran*, LXXIII : 20.

2. *Tibrani*, quoted by Dr. Yusuf-ud-Din, op. cit., pp. 160-161.

congregation, love the name of God, love the people who praise God and wish to earn lawful livelihood for your family—all these things would suffice your absence from the congregation. You should endeavour to acquire lawful livelihood for your family for it is like fighting in the name of God."

There is a story behind this Hadith which goes like this¹ : "One of the Companions told the Holy Prophet that hunting was his profession and means of livelihood and that, on account of living in the jungles and deserts, he often missed (Friday) congregation."¹ He asked for advice from the Holy Prophet. The Holy Prophet who had once warned the people that he would set fire to their houses if they missed (Friday) congregation and had refused to grant exemption from congregation to a blind man who could hear the call (*azan*) to prayer, today, on hearing this economic excuse, said : They should endeavour to acquire lawful livelihood for their families for it was like fighting in the name of God.

Truly speaking the Holy Prophet has solved in these few words the most difficult economic problem of the world. He has in fact struck a golden mean between the excesses committed by the people in the field of morality and economic pursuits of life and has thereby set a clear and balanced course of life before them.

There are many sayings of the Holy Prophet in which he has stressed on the people the necessity for striving for the material needs of this life. Here we give some sayings of the Holy Prophet which lay stress on the economic struggle of life :

1. The Holy Prophet said, "Acquisition of lawful livelihood is the most important obligation after the obligation of prayer."²

2. The Holy Prophet is reported to have said, When you finish the morning prayer, don't sleep (rest) until you have exerted yourself for your livelihood."²

1. *Tibrani*, quoted by Dr. Yusuf-ud-Din, op. cit., pp. 160-161.

2. *Kanz-al-Amm'al*, Vol. II, quoted by Maulana Muhammad Hifz-ur-Rahman op. cit., p. 62.

3. The Holy Prophet once said, "There are certain sins which can only be amended by constant struggle for economic ends."¹

If the Muslims were to study and act upon the teaching of the Holy Quran and Sunnah of the Holy Prophet with regard to the utilisation of the economic resources of their country, they would certainly make much rapid progress than other nations of the world. Poverty of the Arabs was proverbial at the time of the birth of the Holy Prophet but, in less than two decades after his migration to Madina, when the economic doctrines of the Holy Quran were applied to the practical problems of the time by the Holy Prophet and his followers, the entire situation was changed. A poor and depressed nation became, in a very short time, the leading nation of the world in every sphere of life. This was the direct result of the application of the economic doctrines of the Holy Quran to the day to day problems of those times.

We are fully confident that the same results could be achieved in the economic field if the economic concepts of the Holy Quran were clearly understood in the light of the context and applied carefully and judiciously to the needs and requirements of our times. It is true our needs and problems are numerous and complex compared to those times but, the fundamental principles governing human behaviour, as contained in the Holy Quran, are still the same which, if applied, cautiously and sensibly, to the modern problems, can bring about similar revolutionary changes in the economic field as before.

2. *Importance of Production*: In view of its most significant part in determining the prosperity of a nation and the standard of living of its people, the Holy Quran has laid great emphasis on production of wealth. Many examples can be given both from the Holy Quran and the Sunnah showing how the Muslims are advised to work hard in the production of wealth so that they may not fail or lag behind others in their struggle for existence.

1. *Tibrani*, quoted by M. Hifz-ur-Rahman, op. cit., p. 62.

The Holy Quran has repeatedly urged man to work hard to obtain his livelihood :

"That you may seek His Grace." (XXVIII : 73, XXIX : 17)

"And of your seeking His Bounty." (XXX : 23)

If we were to study the Quran very minutely, we would find that this emphasis on human efforts for obtaining means of subsistence is one of the fundamental economic principles of Islam. It reminds us again that constant efforts are required, often hard and strenuous, to achieve life of bliss and prosperity. If man fails to make necessary efforts, he may not only be deprived of that enviable life of comfort and happiness but may even be driven to extreme state of poverty and hunger. The famous verse of the Holy Quran that "there is nothing for man but what he strives for"¹ is a warning to those who are lazy and idle and rely, against the explicit will of God, upon their fate and do not struggle for the satisfaction of their wants.

The Holy Quran plainly tells man that he can acquire every thing of this world by his efforts. It explains the "Golden Principle" of Islam that man himself is the architect of his life . . . He himself maketh his life. Every thing is within his means. He can get it whenever he wants but it needs efforts.

Man is advised to continue his struggle for the attainment of the material requisites of life in these words :

"And ask of His bounty." (IV : 32)

The material wealth is so important in human life that it is called "bounty of God." And man is advised to pray to God for the extension of his material wealth. Thus in a way he is guided to maintain harmony and balance between his moral and economic pursuits of life. First he is told to work for the acquisition of material wealth and then he is advised to pray for his prosperity. In other words, man should first try

1. *Al-Quran*, LIII : 39.

his best to acquire his necessities of life and then should pray to God, Who is the Cherisher and Sustainer of the world, for increase in His bounty. This helps man to maintain his relationship with God even when he is engaged in the economic struggle. He never feels disheartened or discouraged. If at any time his efforts prove more fruitful than his expectations, he does not become ungrateful to God by tyrannising and exploiting his fellow-men but behaves gently. On the other hand, if in spite of his best efforts, he is unable to obtain sufficient wealth, he is not disheartened but makes more effort and keeps his trust in God.

This reminds us of another verse of the Holy Quran which says that :

"Allah confirms those who believe with sure word in this world's life." (XIV : 27)

The word *Al-qaul-ul-thabit* (قول الثابت) means earnest promise to persevere in doing anything . . . a promise to consolidate the position with struggle and diligence. The people who work earnestly and conscientiously for the betterment of their life in this world are promised a permanent and stable objective. In this verse the Holy Quran has in fact guaranteed success and stability to those individuals (as well as nations) who work sincerely and ceaselessly to produce more wealth for the satisfaction of their needs. The success and victory is ensured in this world on one condition . . . i.e., strenuous efforts. If man fails in his effort, he will fail to achieve success and stability in worldly life.

Man has unlimited wants for the satisfaction of which he must acquire more and more wealth. The harder he works for the acquisition of wealth, the more he gets to satisfy his ever increasing wants. If individuals (or nations) wish to improve their standard of living in this competitive world, they have to work hard to develop and improve the methods and techniques of production otherwise they are likely to lag behind the more progressive and hard-working individuals (or nations). The Holy Quran has recognised this fact and has,

therefore, laid great stress on the production of wealth. It has tried in different ways to convey to man how he can make progress by exploiting and utilising the unlimited natural resources of universe, with his labour, capital and organising skill and ingenuity, in the process of production.

The Holy Quran has, on many occasions, referred briefly to the multifarious ways in which man may benefit from the unlimited treasures of nature ; how he may utilise the agricultural and mineral resources, horticultural and biological wealth and means of communication and transportation in the process of production. The Holy Quran has not only approved and recognised the fact that the Muslims should continually strive hard for the improvement of economic and social system, but has also provided stimulus to improve the methods and techniques of production in order that they might not lag behind other nations.

In Sura Al-'Ankabūt man is asked to look for his livelihood from the various sources of nature in these words :

"So seek sustenance from God." (XXIX : 17)

The word sustenance (*rizq*) means gift of God and it includes everything that can be of any use to man ; everything from which any benefit can be derived. It is a very wide term and includes all the natural gifts, apparent as well as potential, which can be obtained by hard labour. In short it signifies all those means of subsistence which are necessary for human life. It is also implied in the word *rizq* that man shall have to struggle hard to obtain multifarious benefits from nature. Rain, being a gift of nature, is also called *rizq*. It means therefore gain un hoped for ; a gain for which there was no apparent hope later on hard labour on the part of man brought it within his reach.

The use of the word "from God" is very significant. It refers to the hidden treasures of nature which can be acquired by human effort. All those gifts of nature, which are found on land, sea or air, are his inheritance and he can possess them by his intelligent enterprise and hard labour,

This natural inheritance is a gift of God and no one can take it away from man as shown by the following verse :

"Provision (consisting of all wealth of land, sea and air) is made for men". (L : 11)

By saying "made for men", the Holy Quran has emphasised the fact that all the hidden treasures of nature are created for man but he must struggle to acquire them.

This is repeated more clearly in the following verse of the Holy Quran :

"He has made earth subservient to you so go about in spacious sides and eat of His sustenance". (LXVII : 15)

In this verse man is told to go round the world in search for his sustenance. If there is scarcity of means of sustenance at one place, he must move and find another place where he can get everything in abundance for the satisfaction of his needs. The struggle for existence in the world continues and never comes to an end. One can never reach a stage where one may say that the highest point of attainment has been achieved and that there is no further progress possible. As long as life is a reality the struggle for its betterment continues. This is how the above-mentioned verse of the Holy Quran visualises human struggle for the acquisition of their necessities of life.

And again in another Sura, it is said :

"God has made earth that you may go along there in spacious paths". (LXXI : 19-20)

Here the very purpose of the creation of the earth is said to be the service of man so that he may utilise its resources to obtain his sustenance. The availability of sustenance is linked up with human endeavour. If he works hard and puts his very best, he is assured of rich and bountiful reward and unlimited success in his attainments.

And then in Sura Al-Nabā' :

"Made the day for seeking livelihood". (LXXVIII : 11)

Though the word *ma'ash* (معاش) used in this verse refers to the seeking of livelihood and *rizq* used in the above-mentioned verse, to sustenance and livelihood as a gift of God,

both the words are used in very broad sense and include all the means of subsistence which make life not only possible but pleasant and enjoyable. This verse like many other verses of the Holy Quran makes it quite clear that time and space, as known on this earth, are there to facilitate him in his efforts to acquire wealth for the satisfaction of his wants and to live a comfortable life. In other words, all forces of nature exist only to provide him with an opportunity to obtain his means of subsistence. Thus the people who work hard to earn more and more wealth are acting in accordance with the explicit will of God and are, in a way, fulfilling His Purpose of creation. On the other hand, those who preach to abstain from the satisfaction of material wants and advocate a life of celibacy and seclusion are in reality acting contrary to the Will of God and are, therefore destroying the very purpose of human creation.

It also implies that man cannot prosper without his own efforts (seeking). Human endeavour is an essential prerequisite for a better and successful life. This may also be seen from the following verse :

"Seek God's Grace". (LXII : 10)

The word *ibtagho* (ابتغو) means an earnest desire and will to make effort to obtain something ; it denotes extreme efforts in search of some gain ; while *fazal* (فضل) means economic betterment, anything which makes human life economically superior and happy. It signifies life of prosperity and abundance. Thus man is plainly told that life of comfort and abundance can be attained by constant and strenuous efforts. There is nothing on the earth which is not attainable. Everything is made within reach of man provided he has the will and the ability to get it. This principle is true both in case of individuals as well as nations. Those who exert themselves in search of means of sustenance are able to find new and novel techniques of production and a great variety of goods for the satisfaction of their ever increasing wants.

The Holy Quran has thus provided great impetus for the instinctive urge in man to struggle for the satisfaction of his needs and obtain his rightful share; even to go beyond the elementary needs and search for the hidden treasures of the earth to satisfy his acquired and more refined wants. In Sura "Al-Baqara", the treasures of the earth are referred to in these words:

"He it is Who created for you all that is in the earth":

(II: 29)

The Holy Quran here makes it the duty of the Muslims to search (find out) the hidden treasures of the earth. The entire wealth of the earth is thus made the inheritance of man. And he must make every effort to acquire his rightful heritage and, under no circumstances, should slacken or be disappointed. The word *jumyia* (جميعا) emphasises the fact that everything on or below the earth, known or unknown, belongs to man. There is definite emphasis upon the right of man to find and utilise every kind of wealth from the earth. The fact that everything of the earth has utility for man is referred to in the following verses of the Holy Quran:

"Our Lord! Thou has not created this (world and all its wealth) in vain".

(III: 191)

Now it is the duty of the Muslims to prove to the world that everything of the earth has some use for them and that there is nothing which is useless. This naturally opens up vast opportunities for research and experiment, in the field of production in particular, to demonstrate to the people unlimited uses of wealth. This also provides occasions to modify and even change the techniques and methods of production to suit the changing requirements of the people at different times. Thus the changes in the technique or process of production are implicitly reflected in the above-mentioned verse of the Holy Quran. It is up to the believers to think and understand the true significance of production as revealed by this verse and show to the world the unlimited heights to which man can aspire in his productive efforts,

Dr. Muhammad Iqbal, the famous Pakistani poet and philosopher, truly understood the message of the Holy Quran when he remarked that "spirit of Islam is not afraid of nearness to matter". Iqbal, of course was referring to the verse of the Holy Quran: "Don't forget your share of the world" (XXVIII: 77), which foresees the potential use of wealth and the great effort, on the part of man, necessary for its acquisition.

The use of the word "your share" (نصيبك) emphasises the individual right of man and thereby provides great stimulus to human effort for the possession of wealth. It gives a sort of personal touch to his efforts in struggle for acquiring wealth. He works very hard to the best of his ability to get his share of this wealth. It seems to have a great psychological effect on human efforts and their struggle to improve their standard of living. All the time man feels inspired by feeling that he should exert himself to win his own right and, at the same time, unearth the hidden treasures for the benefit of humanity. The words of the Holy Quran, therefore, not only stimulate human efforts towards greater and greater probe into the universe but also maintain right balance between individual and social welfare.

Furthermore, the words of the Holy Quran develop a sense of responsibility among the workers and the employers. The workers work more conscientiously when they know that they, in a way, are doing their own work. This realisation on the part of workers greatly increases their productive efficiency and thereby raises the output. This also helps to create a very cordial and friendly atmosphere in factories which encourages the employees to do their job honestly and efficiently, as if they own it and are working for themselves; while the employers have the feeling of love, affection and kindness towards the employees, as if they are their partners. As a result, the relations between labour and capital are very cordial and friendly which help to increase the rate of productivity for the benefit of both. In such a society there are no strikes or lock-outs as we often experience under capitalism; but, unlike communism, this

healthy atmosphere is the result of their common interest and friendly relations and is spontaneous and due to any external pressure. On the whole, this attitude provides great stimulus to human efforts in the field of production as well as in other spheres of life.

The Holy Quran goes further in stressing upon man to struggle for the possession not only of the wealth of the earth but also for space probe beyond the earth, in order to unveil the mysteries of the universe for his benefit. This stimulating message for research beyond the earth is repeated time and again in the Holy Quran but we would confine ourselves to only a few examples :

"He has made subservient to you whatever is in the heavens and in the earth". (XLV : 13)

And again in Sura Ibrahim :

"He has made subservient to you the sun and the moon, the night and the day". (XIV : 33)

The Holy Quran has quite explicitly placed the entire universe at the disposal of man. He is reminded that the earth and the moon and all that is above it is created for his service and use. The sun and its whole solar system is there to meet his requirements. Now it is up to him to strive, as hard as he can, to subdue and harness the forces of nature for his own benefit.

The Companions of the Holy Prophet fully realised the importance of production in human life and therefore they spared no efforts to acquire wealth for the satisfaction of their needs. Umar, the second Caliph, always persuaded people to go to distant lands in search for better livelihood. And he used to say : "Seek your livelihood from the hidden treasures of the earth (with hard labour)"¹. Once he remarked that, "None of you should be discouraged by the struggle for your livelihood (but should work hard for it)".²

1. *Kanz-al-Amāl*, Vol. II, quoted by M. Hifz-ur-Rahman, op. cit., pp. 62-63.

2. *Ahya-al-Ulum*, Vol. II, p. 57 quoted by M. Hifz-ur-Rahman, op. cit., p., 63.

Syed Murtaza Zubedi, commenting on these remarks of the Caliph Umar, says "it is necessary for every man that he should acquire some means out of the lawful material sources (of wealth) in order to get his livelihood".¹

3. *Justice and Equity in Production* : It is true that the people are advised by the Holy Quran to work hard to acquire wealth but only just and fair methods of acquiring wealth are recommended and approved; the unjust and wrongful means are condemned for they breed discontentment in society and ultimately lead to its destruction. Thus the economic system of Islam is free from the tyranny and exploitation of capitalism and the dictatorship of communism. In order to achieve this objective, it allows people neither unrestricted freedom in their economic struggle as in the capitalist system that they may earn as much wealth as they like and in any way they like nor does it so chain them in economic control like communism that they totally lose their individual liberty. It has provided them with just and equitable principles of production according to which they can acquire wealth without exploiting other individuals or damaging the common good of society.

The Holy Quran has permitted mutual dealings which are fair and equitable and beneficial to both the parties and has disallowed such means of earning wealth in which the gain of one individual (or more) involves the loss of another individual (or more) or where gain of an individual (or more) sacrifices the common good of society.

The people are advised to maintain fair dealings and refrain from unfair dealings in Sura An-Nisā in these words :

"O ye who believe ! squander not your wealth among yourselves in vanity (by wrongful means); but let there be amongst you traffic and trade by mutual consent and kill (destroy) not one another; for verily God has been to you most Merciful. Whoso does that through aggression and injustice, We shall cast him into Fire". (IV : 29)

1. *Ithaf-us-Sadah*, Vol. V, p. 217 quoted by M. Hifz-ur-Rahman, op. cit., p. 63.

These verses of the Holy Quran prohibit unjust acquisition of wealth and warn the aggressor of the evil consequences of his unjust action by the words, "kill not one another". If anyone earns wealth by improper means, he not only spoils his own business but creates unfavourable conditions (through retaliation) in market which ultimately destroy business of others as well. Gradually but surely the use of unfair means will spread through society and every one will (in retaliation) adopt the same unjust methods to accumulate wealth. This will breed spirit of hatred, enmity, fraud, dishonesty, bribery and mutual exploitation in society and will destroy its solidarity. The action and re-action of unjust dealings are fully explained by the words "kill not one another".

All the aggressors who acquire wealth in improper ways are warned by the words "We shall scorch them in the Fire" so that they may not ruin themselves and other people by their unjust actions. After this warning to the aggressors, the people are told to adopt just fair methods in business and trade in these words, "but let there be amongst you trade and traffic by mutual consent". Thus mutual consent and good will are essential for any productive effort to be conducive to individual as well as social welfare.

The same principle is referred to in Sura Al-Baqara in the following words :

"And eat not up your property among yourselves in vanity, nor seek by it to gain the hearing of judges that you may knowingly devour a portion of the property of others wrongfully." (II : 188)

It is an appendix to earlier verse of the Holy Quran. The people are here clearly told that even if they possess the means to acquire the property of others unfairly by producing untrue documentary proof, they should not do so, for it would be an injustice to the other party. Such unjust and improper actions disrupt the economic system and gradually destroy the entire social system, including the oppressors,

This principle is further explained by a saying of the Holy Prophet in these words¹ :

"I am after all a human being. If you bring a case before me and one of you is more eloquent than the other; hearing his arguments, it is very likely that I may decide the case in his favour. But you should know that if you, in this way, acquire anything out of the right of your brother, with my decision, you in reality, acquire a part of Hell".

In these words the Holy Prophet has emphasised that moral principle, which, if followed, would prevent the breeding of germs of disruption in society. When the morals of the people are high and strong and they respect the rights of others, then no injustice can ever take place and the economic system remains protected and well-guarded against all the evils of disruption.

After explaining the moral principles necessary for the social welfare and efficient production, the Holy Quran describes how previous nations ruined themselves by adopting unjust and unfair methods in their mutual dealings. In Sura An-Nisā, the Holy Quran, while counting the evil and oppressive deeds of the Jews, says :

"And they devoured people's wealth wrongfully by false pretensions". (IV : 161)

One of the causes of the ruin of the Jews, as described in the above verse, was that they acquired other peoples wealth by unjust means. It shows that wrongful acquisition of wealth is a grave sin for it breeds many evils in society which disturb its economic equilibrium and gradually destroy it. This is why the Holy Quran calls that wealth, which is acquired by unfair methods impure and the wealth, which is acquired by proper means, pure.

A comparison is made between rightfully acquired wealth and wrongfully acquired wealth in these words :

1. Bukhari, Urdu edition op. cit., Vol. I, pp. 612-613, No. 2473,

"Say : The evil and the good are not alike even though the plenty of the evil may dazzle thee (attract thee), but fear God, oh ye that understand ; that ye may prosper".
(V : 100)

After marking the comparison, the Holy Quran concludes that lawfully earned wealth is better than improperly acquired wealth, even though the latter may be in abundance. "Unintelligent people often judge by quantity rather than quality. They are puzzled by numbers : their hearts are captured by what they see every where around them. But men of understanding and discrimination judge by a different standard. They know that good and bad things are not to be lumped together, and carefully choose the best, which may be the scarcest, and avoid the bad, though the evil may meet them at every step".¹

There is a hint in the above verse for the wise man that he should be satisfied with the pure and lawful income, which he has rightfully acquired, even though it be little and should, under no circumstances, try to acquire plenty of wealth by unjust means. The Holy Quran, by saying "that ye may prosper" has brought another fact to light that if you wish your good and the good of society, then acquire wealth only by just and fair means. The real and lasting success and prosperity lies in justice and equity for all so that no one is wronged in the process of production. The Holy Quran guarantees prosperity for such people who adopt just and fair means to acquire wealth and are not deceived by abundance of wealth.

This principle is further explained in the following verse :

"We are your protectors in this life and in the Hereafter. Therein shall ye have all your souls shall desire ; Therein shall ye have all that ye ask for". (XLI : 32)

The people who achieve lasting life of bliss and prosperity in both the worlds are those who share their life firmly and steadfastly on the principle of truth and justice as explained above.

1. *The Holy Quran*, Yousaf Ali, op. cit. Vol. I, p. 274, Note 806.

In fact, all forms of production where wealth is acquired by unjust and wrong means are unlawful in Islam. Only fair and equitable methods of production are permissible and all forms of bargains are illegal; in which benefit of one depends on the loss of another e.g., gambling, lottery, speculation etc.; in which apparently there seems to be mutual consent but in reality it is forced upon one party owing to its weak position, e.g., interest, all forms of Zamindari system and most types of the capitalistic system prevalent in modern times.

Economic Progress : One of the major objectives of Islam is to lift man from the degradation of poverty and hunger to a life of comfort and happiness. And the Holy Prophet was sent to shatter the bounds of slavery, which forced man to a life of misery and poverty, and grant him freedom of worship and livelihood. The Holy Quran has, therefore, laid great emphasis on the productive efforts of man and has even provided him with an impetus to work hard to develop the natural wealth and thereby achieve a higher rate of economic growth.

In this connection, the following verse of the Holy Quran is significant :

"From God, Lord of the ways of Ascent". (LXX : 3)

Muarij (معارج) means ladder, ascent or exaltation. It may, therefore, refer to a life of bliss and happiness which is the direct result of productive activity of man. This verse presents Divine Being as the Lord of the ways of Ascent (ذی المعارج) indicating thereby that He grants the means of Ascent (progress) or the means of exaltation in the world to whomsoever He pleases beyond measure.

This gift God is again referred to in the following verse of the Holy Quran :

"He increases in creation what He pleases. Surely God is possessor of power over all things". (XXXV : 1)

This verse visualises possibilities of better life for human being in this world. People who use the faculties granted to them by God in harnessing the forces of nature, find potentialities turning

into realities. They are always rewarded with success and prosperity.

And then in the same Sura :

"To Him do ascend the goodly words, and the goodly deed He exalts it". (XXXV : 10)

The productive activities of man which prosper and bear fruit could be called his good deeds (عمل صالح). يرفعه means to raise in dignity, to exalt. It may also be taken to refer to those activities of man which have the blessing of God and therefore prosper and increase the wealth of the nation.

The same thing is repeated in another way :

"That you shall certainly ascend to one station after another". (LXXXIV : 19)

لَتَرْكَبُنَّ means to voyage on, to run away at full speed.

Thus the above verse explicitly speaks of the gradual progress and advancement of man. It foresees his progress towards a better and prosperous life. The people are here told that they would continue making progress at a steady pace.

The following verse praises the productive efforts of those who have helped in the economic progress of man :

"He is indeed successful who causes it to grow and he indeed fails who buries it". (XCI : 9-10)

تَزَيَّ means to grow ; to be righteous ; to thrive ; to make anything to grow or thrive ; to purify ; to improve ; to give an increase to ; and دَسَّى means to hide, or to conceal.

This verse shows that every man is endowed with faculties to improve and develop, but some make use of them and prosper ; while others waste them and suffer from poverty and hunger.

This teaching infuses such a spirit into Muslims that they regard it sinful not to exploit the natural resources of wealth properly or to show negligence to their development. On the other, they inhabit and cultivate lands, exert their utmost in trade and industry and leave no stone unturned to find out new and better methods and techniques of production

and above all, they regard it an act of great merit (i.e., *ibadah*) in the eyes of God.

Thus it reminds man that his real purpose in life is to exert and work hard in every field and, among other things, increase productivity and thereby contributing to the economic development and growth of society. And true service of God is really in contributing towards enrichment and economic development of society by one's hard labour.

Umar, the second Caliph, persuaded people to leave barren lands of Hijaz and migrate to more distant but fertile regions, where they could excelerate the growth of wealth by their hard labour, enriching themselves and the community.

Chapter 3

FACTORS OF PRODUCTION

After discussing the importance of production, we would like to describe the various factors of production, e.g., land, labour, capital and organisation which assist in the process of production.

LAND

The word land is here used in a very wide sense and includes all the material resources we can obtain from the air, sea, mountains etc. Even the geographical conditions, winds and climate come within the meaning of land. The Holy Quran has used the word land in a very wide sense and has explained its significance on different occasions. Man is reminded again and again to make use of the worldly things which are created for his benefit. The whole universe is, in fact, at the service of man so that he may utilise its hidden and potential resources for the satisfaction of his innumerable wants.

We will now try to enumerate and explain, in the light of the Holy Quran and the Sunnah, the various forms in which land may assist man in the production of wealth.

1. *Earth (The Soil)* : The most important factor of production is undoubtedly the surface of land on which we walk, work,

build houses and factories and do everything within our means. The Holy Quran mentions in Sura Al-Baqara that man is provided with an abode and a provision on this earth in these words :

"And there is for you in the earth an abode and a provision for a time". (II : 36)

As explained before, provision is inclusive of all human requirements that might arise today or in future. Man is guaranteed by Nature a constant source of wealth from the earth to meet his ever-increasing needs at every stage of his life on this planet. If land happens to yield low productivity per acre due to intensive cultivation or other reasons, he is encouraged by this verse to exert himself to his maximum ability to discover new ways of increasing the fertility of the soil to get his promised provision from it. Thus at every step, there is a new message for him, if he really believes in God, to endeavour and to get his share of the provision.

Allama Jassas commenting on the verse of Sura Hud,¹ "It is He Who brought from the earth and settled you therein," remarks that "this verse reveals that it is an obligatory duty of man to inhabit the earth, plough it, develop gardens in it and construct buildings on it". There are many Hadith in which the Holy Prophet enjoined the Muslims to work hard to get their livelihood from land. According to Aishah, the Holy Prophet said, "Seek your livelihood in the hidden wealth (treasures) of land".

2. *Minerals* : The earth is full of unlimited mineral resources which can be utilised by man in the production of further wealth. The Holy Quran refers to iron in the e words :

"And We sent down iron wherein is hardness and advantages to men". (LVII : 25)

The word انزلنا means not only sending down a thing from above but also means a thing to grow (from the earth). It also means finding out something or bringing the means of it into exis-

1. Quoted by M. Munazir Ahsan Gilani, *Islami Muashiyat*, op. cit.

tence. Thus here it means that God has created or produced out of His grace this metal from the earth for the use of man.

3. *Mountains* : Mountains are another natural source of power which assist in the production of wealth. The Holy Quran invariably mentions mountains and their possible uses for man. There is a reference in Sura Al-Hijr that every useful thing grows on the mountains :

(a) *"And the earth...We have spread it out and made in it firm mountains and caused to grow in it of every suitable thing . . . And We have made in it means of subsistence for you".*

(XV : 19)

Use of the word موزون is very significant. It clearly indicates that God has grown every suitable (useful) thing in the mountains in abundant quantities to meet the growing demands of the future generations of mankind.

(b) Then in Sura Al-Nazi'at, there is mention of mountains as a potential source of wealth for man :

"And the mountains, He made them firm, a provision for you and for your cattle". (LXXIX : 32-33)

The word متاعاً لكم signifies the multiplicity of human wants which are met from the produce of the mountains. The mountains attract rainfall and are the source of rivers and through these all living animals on earth get their sustenance.

4. *Forests* : Forests constitute a very important part of the natural wealth of country. They provide fuel, material for buildings and raw material for paper industry, rosin industry, shipping and furniture industries and innumerable other industries. The Holy Quran mentions some of the uses of forests.

(a) In Sura Shū'ara :

"We produced fire for you out of the green trees, so that with it you kindle". (XXXVI : 80)

(b) In Sura Al-Waqiah :

"See you the fire which you kindle ? Is it you that produce the trees for it, or are We the producer ?" (LVI : 71-73)

- (c) In Sura Noah :
"And a tree that grows out of Mount Sinai, which produces oil and relish for the eaters". (XXIII : 20)

In view of the great importance of forests, their development and preservation is necessary. The Holy Prophet therefore emphasised in very strong words the necessity of planting more trees. Once the Holy Prophet remarked¹ :

If the Day of Resurrection has approached and anyone of you is holding a seedling in his hand ; he must plant it, if possible, before he stands up (i.e., he leaves his work)".

Development of forests has material gain and, in addition, spiritual benefit for planting of a tree for the benefit of the people merely to seek the pleasure of God is considered an act of charity in Islam. It is reported that the Holy Prophet said :

*"Whenever a Muslim cultivates land or plants a tree ; and birds or men or animals eat its fruit, it is considered charity for him"*¹.

5. *Animals* : Animals have great many uses for man. They provide meat, milk and fat for food ; wool, fur, bones and leather for wear and for many other economical, industrial and ornamental purposes. Some of the animals are used for riding and transport. All these uses of the animals are mentioned in the Holy Quran.

- (a) In Sura Tā-Ha :
"Eat and pasture your cattle. Surely there are signs in this for men of understanding". (XX : 54)

The use of the word *وَرَعَوْا* *انعامكم* seems to make it an obligation upon the believers to rear and breed the animals for their benefit.

- (b) In Sura Al-Nahl :
"And the cattle He has created for you. You have in them warm clothing and (other advantages), and of them you eat—and they carry your heavy loads to regions which you could reach but with distress to yourselves—And (He made) horses

and mules and asses that you might ride upon them and as an ornament, And He created what you know not". (XVI : 5-8)

- (c) In Sura Yā Sīn :
"See they not that We have created cattle for them,—Some of them they ride, and some they eat, And therein they have advantages and drinks". (XXXVI : 71-73)

- (d) In Sura Al-Mū'min :
"God is He Who made the cattle for that you may ride on some of them, and some of them you eat. And there are advantages in them for you, and that you may attain through them a need which is in your breasts, and on them and on ships you are borne". (XL : 79-80)

- (e) In Sura Al-Mu'minīn :
"And surely there is a lesson for you in the cattle. We make you to drink of what is in their bellies, and you have in them many advantages and of them you eat. And on them and on the ships you are borne". (XXIII : 21-22)

- (f) In Sura Al-Nahl :
"And surely there is a lesson for you in the cattle. We give you to drink of what is in their bellies—from betwixt the excretions and the blood—pure milk, agreeable to the drinkers". (XVI : 66)

All the above verses of the Holy Quran clearly indicate that the animal wealth is created for the use and benefit of man. Therefore it is obligatory upon him to improve their breed and obtain the maximum possible advantages (direct as well as indirect) out of them.

The Holy Quran also refers to the breeding of sheep and goats in these words :

- "They said : We cannot water (our flocks) until the shepherds take away (their sheep) from the water—So he watered (their sheep) for them"*. (XXVIII : 23)

The Prophet Moses used to rear and breed sheep after his flight from Egypt. This is referred to Sura Tā-Ha.

"He said : This is my staff—I beat the leaves with it for my sheep." (XX : 18)

1. Bukhari, Urdu edition, op. cit., Vol. I, p. 518, No. 2140.

Many of the prophets, as mentioned in the Old Testament, used to breed sheep for their living. The Holy Prophet once remarked that God did not raise a prophet who pastured not goats or sheep. His companions enquired if he had ever bred sheep. The Holy Prophet told them that he used to pasture sheep for the people of Mecca for a few coins. The Holy Prophet advised some of his companions to breed goats and sheep for they increased wealth day and night (very quickly).¹ He once suggested to his cousin sister Um-Hani bin Abu Talib to breed goats as they breed very quickly (*i.e.*, very productive).²

Here is a reference to only sheep and goats for they were indispensable for the economy of the Arabs in those times. The real purpose of all this is merely to emphasise the importance of cattle wealth in the economy of country.

(i) *Poultry and other Birds* : There is a reference to all kinds of birds in Sura Al-An'ām :

"And there is no animal in the earth, nor a bird that flies on its two wings, but (they are) communities like yourselves".
(VI : 38)

The words أمم امثالكم seem to suggest rearing and breeding of birds by man for his use and benefit.

King Solomon and King David seem to have bred many kinds of birds, some of which were used as messengers. This is mentioned in Sura Al-Naml :

"And Solomon was David's heir, and he said: O Men, we have been taught the speech of birds — and his hosts of jinn and the men and the birds were gathered to Solomon — And he said, take this very letter and hand it over to them, then return from them and see what (answer) they return".
(XXVII : 16-17, 28)

Whenever there is mention of meat dishes in the life of Paradise in the Holy Quran, it speaks of meat of birds as in Sura Al-Waqiah :

1. Bukhari, op. cit., Vol. I, p. 498, No. 2088.

2. Ibn Maja and Kanz-al-Amāl, Vol. II, p. 199 quoted by Dr. Yusuf-ud-Din op. cit., p. 164.

"And the flesh of fowl that they desire". (LVI : 21)

The Holy Prophet encouraged his companions, especially the poor ones, to start poultry farming because it required very little capital. The poor people with very meagre resources could very easily start such a work and earn their livelihood.

The Holy Prophet enjoined the rich to breed sheep and goats and the poor to keep poultry. According to one Hadith, the Holy Prophet commanded the rich to breed sheep and goats and the poor to keep poultry farming. In fact, it was a sort of warning to the rich to confine to industries and businesses which required comparatively larger capital and to leave the small industries and businesses to the poor to earn their livelihood.¹

It is absolutely necessary for healthy growth of society that a right and just balance is kept and maintained between the different groups. If big capitalists start forming "combines" and "monopolies" by buying or amalgamating small firms and thereby killing all opposition, it will not only close all means of livelihood for the small business men and put them to great hardships, but will also lead to class struggle within the community and permanently destroy its peace and solidarity.

(ii) *Bee-Keeping* : Bee-keeping is a very useful industry and, if properly organised and maintained, it can prove to be a source of great wealth. The Holy Quran refers to the wealth produced from bee-keeping in the following words :

"And the Lord revealed to the bee: Make hives in the mountains and in the trees and in what they build, then eat of all the fruits and walk in the ways of the Lord submissively. There comes forth from their bellies a beverage of many hues, in which there is healing for men". (XVI : 68-69)

The bee is a great source of natural wealth. It gathers the sweet juice of different flowers and makes it into honey which cannot be made artificially by the combined efforts of all men.

1. Ibn Maja, Kanz-al-Amāl, Vol. II, p. 199 quoted by Dr. Yusuf-ud-Din, op. cit., pp. 167-168.

(iii) *Silk-Worm and Fisheries*: There is a hint about silk-worm keeping in the Holy Quran in the words *لها سهم فيها* حرير:

"And their garments these will be of silk". (XXII : 23)

Fish is an important source of food. It is said that the only possible solution to the food requirements of the world's increasing population may be the supply of fresh food from the sea. The Holy Quran mentions sea food in Sura Al-Ma'idah in these words :

"Lawful to you is the game of the sea and its food, a provision for you and for the travellers". (V : 96)

The word (Said al-Bahr) صيد البحر is used in a very wide sense and is inclusive of all water game, whether in sea, river pond or lake.

Then in Sura Al-Nahl :

"And He it is Who made the sea subservient that you may eat fresh flesh from it". (XVI : 14)

There is a clear indication and an impetus in this verse for man to work harder to get more and more food supply from the sea. The use of the word *مستخر* shows that man is capable of harnessing the power and resources of the sea for his own use and benefit. And it may not be very long before we see the world's problem of over-population completely solved by unlimited food supplies from the seas.

Even the scientists, who are unduly worried by the rapid growth of world population, admit that our seas hold the biggest promise. Marine technology has now advanced far enough to make it a safe bet that fish will some day be herded like sheep and raised in offshore pastures, that kelp, sea weed, plankton and microscopic plants will be grown by divers living for months at a time undersea factories. And scientists can already point to the development of "fish flour", an inexpensive new food supplement made by grinding up whole fish. Rich protein, it can restore balance to sub-standard diets at a daily cost of only half a cent per person, and it can help prevent crippled

ing deficiencies that now contribute to millions of cases of mental retardation and stunted growth. It is estimated that U.S. fisheries alone can produce enough flour to meet the needs of 300 million people.

"Will people eat such stuff? The answer is that thousands of people already have—and found it satisfying. Ingenious cooks are blending it in soups, noodles, gravy, bread—even cookies. It is said that it's a tremendous break-through on hunger. It may be the greatest boon to mankind in helping to give him a sound body and a sound mind."¹

6. *Climate and Rainfall* : All geographical conditions, including climate, rainfall etc., which determine the nature and the type of crops that can be grown in any country, come within the meaning of the term land. The fact that rain causes to grow crops and trees on earth is mentioned in Sura Nahl :

- (a) *"He it is Who sends down water from the clouds for you : it gives drink, and by it (grow) the trees on which you feed. He causes to grow for you thereby herbage, and the olives, and the date-palms, and the grapes, and all the fruits"*. (XVI : 10-11)

(b) In Sura Al-Waqiah :

"See you the water which you drink? Do you bring it down from the clouds, or are We the bringer?" (LVI : 68-69)

God, by mentioning here water, reminds man that all natural wealth is a free gift from Him and should be used for the benefit of all. It makes obligatory for every man (and every nation), the Muslims in particular, firstly, to exploit the natural resources to the maximum possible limit and, secondly, to use them in the service of the people, irrespective of caste, creed or colour.

7. *Wider Significance of Land* : Land includes everything that is on the surface, like soil, mountains, forests ; below the surface in the form of minerals, sea ; and above the surface, like

1. Shelton B. Granger, "People and Food" in the magazine entitled "Topic" issue No. 20.

rainfall, winds, geographical and climatic conditions etc. Man has exclusive control and mastery over all these forms of material wealth and is fully capable of using them for his own benefit. The Holy Quran refers to all these forms of wealth in different ways. In Sura Tā-Ha :

"Who made the earth for you an expanse and made for you therein paths and sent down water from the clouds. Then thereby We bring forth pairs of various herbs". (XX : 53)

In Sura Al-Nazi'āt :

"And the earth, He cast it after that, He brought forth from it its water and its pasture. And the mountains, He made them firm, a provision for you and your cattle".

(LXXIX : 30-33)

The importance of water and the mountains is emphasised here. Water is the source of all life and the mountains being the cause of rainfall and the source of rivers, provide sustenance to all living things on earth.

Again in Sura 'Abasa :

"How We pour down abundant water, then clean the earth, cleaning (it) asunder, then cause the grain to grow therein, and grapes and clover and the olives and the palm, and thick gardens, and fruits and herbage—A provision for your cattle". (LXXX : 25-32)

A little thought should unveil the great importance of things mentioned in the above verse of the Holy Quran. First are mentioned those things which provide essential goods and are the basis of human economy. These include cereals, like wheat, barley, oats, gram etc., which are the most significant of all foodstuffs and which could be stored for quite a long time. Thereafter are mentioned grapes which can be stored in the form of sultana and are also used for making varieties of drinks. Then are mentioned "Kazb" which include all those vegetables which bear fruit after some time but do not need much irrigation like the three things (cereals, fruit, vegetable) mentioned [above.

These include olive tree, the palm and other fruit trees. The last word of the verse cover almost all the vegetation of the earth ; the first one refers to vegetation needed by man and the second one to vegetation needed by cattle, as the words "a sustenance for you and your cattle" clearly indicate.

Then in Sura Al-Mursalāt :

"Have We not made the earth drawn to itself the living and the dead, and made therein lofty mountains, and given you to drink sweet water". (LXXVII : 25-27)

The words *الم نجعل الارض كفاتا* seem to refer to the fact that God created this earth and put everything in it e.g., minerals, vegetation, animals, water, air, mountains etc., for the use and benefit of man.

Again in Sura Zukhrūf :

"We made the earth a resting place for you, and made in it ways for you that you might go aright. And Who sends down water from the cloud according to a measure, then We raise to life thereby a dead land ;—and who created pairs of all things, and made for you ships and cattle on which you ride". (XLIH : 10-13)

The word *مهبطاً* refers to the multifarious uses of the surface of the earth to man. He builds houses, castles, factories, roads etc., on the surface of the earth. In fact his very existence is not possible without it. Thereafter the use of the words *ما بقدر* is very significant. It indicates that man's existence is not dependant merely on the surface of the earth but on food and other things which grow on water. Then are mentioned cattle and other things which are created for the use and benefit of man.

A beautiful description of the things which are created for the use of man in given is these words :

"And the earth, We have spread it out, and cast therein mountains, and We have made to grow therein of every beautiful kind—And We send down from the clouds water abounding in good, then We cause to grow thereby gardens and the

grain that is reaped, and the tall palm-trees having flower spikes piled one above another—A sustenance for the servants, and We give life thereby to a dead land.” (L : 7-11)

And further in Sura Al-Ra'd :

“And He it is Who spread the earth, and made in it firm mountains and rivers, And of all fruits He has made in it pairs, Two (of every kind)—And in the earth are tracts side by side, and gardens of vines, and corn, and palm-trees growing from one root and distinct roots—they are watered with one water ; and We make some of them to excel others in fruit.” (XIII : 3-4)

The fact that everything in the heavens and the earth is created for the service of man is emphasised in the following verses of the Holy Quran.

Sura Al-Jāthiyah :

“God is He Who made subservient to you the sea that the ships may glide therein by His command, and that you may seek of His grace,—And He has made subservient to you whatsoever is in the heavens and whatsoever is in the earth, all from Himself.” (XLV : 12-13)

Again in Sura Al-Baqara :

“Who made the earth a resting place for you and the heaven a structure, and sends down rain from the clouds then brings forth with it fruit for your sustenance.” (II : 22)

Then in Sura Ibrahim :

“God is He Who created the heavens and the earth and sent down water from the clouds, then brought forth with it fruits as a sustenance for you, and He has made the ships subservient to you to run their course in the sea by His command, and He has made the rivers subservient to you.

And He has made subservient to you the sun, the moon, pursuing their courses, and He has made subservient to you the night and the day. And He gives you of all you ask of Him.” (XIV : 32-34)

And in Sura Al-Zāriyāt :

“And in the heavens is your sustenance and that which you are promised.” (LI : 22)

The use of the words *وااكم من كل ما سالتموه* in Sura Ibrahim is of great significance. It provides a very strong stimulus to man to endeavour and struggle hard in finding out new sources of wealth from the hidden treasures of Nature. It also points out another fact of great importance that natural resources are unlimited and that no human effort should be spared to unearth the unknown wealth. It further indicates that there is no limit to human progress provided man continues making effort to unveil the mysteries of nature. Every effort of man will be rewarded beyond his expectations.

Furthermore, the above verses of the Holy Quran clearly show that all the things on the earth and within the entire Solar system are created for the use and benefit of man and that he is under obligation to make the best use of them.

LABOUR

1. *Meaning and Importance* : Labour means any exertion of body or mind undertaken for some monetary reward. It includes all kinds of work, whether manual or intellectual, undertaken for some reward.

Labour as a factor of production is of great importance. Even the natural wealth of a country cannot be of much use to man unless it is properly exploited and made more useful and productive by labour. Nature may be very prodigal and generous in providing unlimited potential natural resources to a country but, without human endeavour, they would remain unexploited and unused. Pakistan and many other countries in the East, the Middle-East, Africa and South America, are said to possess very rich potential resources but, as man has not yet been able to unveil the hidden wealth of these countries they remain poor and under-developed. Someone has well remarked about Indo-Pakistan sub-continent, “It is a rich country in-

habited by poor people." It is, therefore, essential that along with the vast potential resources of a country, there should be hard working, diligent and intelligent people who are capable of properly exploiting the natural wealth of their country for their own benefit.

The Holy Quran : In view of its importance in the production of wealth, the Holy Quran has laid great emphasis on human labour. This is evident from the following verse of Sura Al-Najm :

(a) *"There is nothing for man but what he strives for."* (LIII : 39)

It is explicitly stated in this verse that the only way to obtain anything from nature is by hard work. Success and progress of man on this earth is dependant on his efforts. The harder he works, the richer he gets. This principle is further clarified in Sura Al-Nisā in these words :

(b) *"For men is the benefit of what they earn. And for women is the benefit of what they earn."* (IV : 32)

Again in Sura Hā Mīm :

(c) *"There is a guaranteed share for those who seek and endeavour."* (XLI : 10)

Nature knows no division of human beings, between man and woman, or black and white or believer and non-believer ; each is rewarded for what he or she has done. Whoever works hard gets his or her due reward. This principle holds good for individuals as well as for nations. The Holy Quran refers to this fundamental principle in Sura Al-Anfāl in these words :

(d) *"This is because God never changes a favour which He has conferred upon a people until they change their own condition."* (VIII : 53)

It is true that God bestows His grace freely, but He never withdraws it arbitrarily. However, there is a general rule according to which God's grace is bestowed upon or withdrawn from individuals as well as nations. A man (or a nation) must strive hard or he will gain nothing ; and that if he strives, the

result must soon appear in sight and he will find his reward in full measure. In other words, no individual (or nation) can prosper without constant hard effort. No sooner an individual (or a nation) shows laziness or inefficiency in work, than "His grace" is withdrawn and he is thrown out in this competitive world. It is the universal law of nature which pervades every sphere of life. Success is for those who work hard (to acquire more and more wealth) for the satisfaction of their ever-increasing needs.

There is another aspect of labour that it entails hardships ; but there is no life of "bliss and grace" without hardship. Man has to endure hardship in order to win a life of ease and happiness. This is referred to in Sura Al-Inshirah :

(e) *"With every difficulty is surely ease."* (XCIV : 6)

This verse states a general law of nature that difficulty is followed by ease. Undoubtedly labour entails hardship but in the end it does bring satisfaction and happiness of a life of ease and bliss. A nation which shirks hard work can never prosper and acquire facilities and conveniences that make life happy and comfortable.

2. *Man was Created to Work* : The Holy Quran lays great emphasis on work and indicates very clearly that man is created on this earth to work hard for his livelihood. This is mentioned in Sura Al-Balad :

(a) *"Verily We have created man into toil and struggle."* (XC : 4)

Kabad means toil, struggle, distress and difficulty due to hard work. This is a challenge to man that he is destined to great heights but his advancement lies along a path of hardships and perseverance. Every conquest of man over nature (or hardships) will be the result of suffering on his part. It is thus a long and hard struggle of man that will make his way smooth for him.

Besides, the use of the word Kabad indicates that man would be able to withstand and bear all the difficulties and

hardships in his struggle to achieve advancement. And as man is expected to strive and struggle for his success and glory on the earth, he is created strong physically to withstand the hardships of life. This is referred to in Sura Al-Dahr :

- (b) *"It is We Who created them, and We have made their joints strong."* (LXXVI : 28)

Thus man is made strong in order to be able to withstand all the hardships of life. He is given the endurance and strength to bear all the sufferings of hard work in his struggle to achieve success and glory.

In fact a life of bliss and perfect happiness is guaranteed to those who endeavour and work hard for their livelihood by the Holy Quran in these words :

- (c) *"Then as for him whose measure (of deeds) is heavy, he will live a pleasant life."* (CI : 6-7)

The description of life of bliss in Paradise is a reminder to man that his happiness and comfort on earth also depends upon his labour. The life of ease and comfort is promised to those who work and not waste their time in idleness. Anyone who has worked hard for his livelihood will enjoy a peaceful and prosperous life ; while the one who has wasted his time in idleness will be thrown into the life of misery, hunger and degradation.

The Sunnah : The Holy Prophet also emphasised the importance of labour on different occasions and often appreciated the efforts of labourers and artisans in their work. Once he remarked¹ :

- (a) *"God loves those who work and strive (for their livelihood)."*

In fact, anyone who works for his livelihood, keeping in mind the pleasure of God in his work, is like the mother of Prophet Moses, who received wages for feeding her own child. Even though such a man works for himself and his family but because he works honestly to win the good will of God, he receives his reward from God for his honest living. In other words, he has

1. Quoted by Dr. Yusuf-ud-Din, op. cit., Vol I, p. 214.

earned his living as well as an additional reward from God for his honesty in his work.

Almost all the prophets had to work for their livelihood. The Holy Prophet himself worked hard and liked those who worked. His pasturing of sheep and advising others to adopt that profession for earning their livelihood is a clear indication of the great importance of labour in Islam. In Ghazwa Ahzab, when a ditch was dug to defend Madina from the invading armies, the Holy Prophet was seen working and lifting earth and stones like an ordinary labourer along with other Muslims.

- (b) According to Maqdam, the Holy Prophet once said¹ :

"No one has earned a better living than the one who has earned with his own hands (labour) and the Prophet David earned (his living) with his own hands."

- (c) Abu Hurairah reported that the Holy Prophet said² :

"If one of you should take a rope and bring a bundle of firewood on his back and sell it (to earn his living), it would be better for him than begging from others."

- (d) Abu Hurairah also reported³ :

"Once the Ansars asked the Holy Prophet to divide the date trees between the Muhajrin and themselves. The Holy Prophet did not allow this. But when the Ansars asked the Muhajrin to work in the gardens and share the produce with them, they readily accepted the offer (and the Holy Prophet was very pleased with this arrangement)."

- (e) Abdur Rahman bin Auf said⁴ :

"When we came to Madina, the Holy Prophet (created brotherly relations between the Ansar and Muhajrin and) created this relationship between Saad bin Rabey and myself. Saad was the richest of all the Ansar and wanted to give me half of his wealth and one of his two wives. I refused to

1. Bukhari, op. cit., Vol. I, p. 461, No. 1912-13.

2. Ibid., p. 461, No. 1914-15.

3. Ibid., p. 519, No. 2145.

4. Ibid., p. 248, No. 961-962.

accept his offer but asked him to tell me of a trade centre. He told me of a Qaniqah bazar, I went there next morning and bought some curd and ghee (for sale) and then I went there every day (to do this kind of business)."

(f) The Holy Prophet always insisted on work and never liked that people should depend upon charity. It is reported that once an unemployed Ansar asked the Holy Prophet for some charity. The Holy Prophet enquired from him if he had any property. He replied that he had a blanket to cover his body and a cup to drink. The Holy Prophet asked him to bring these things. When he brought them, the Holy Prophet took them in his hand and auctioned them among the people. One of the present offered one dirham. The Holy Prophet requested him to raise the bid. Another man offered two dirhams and bought these things. The Holy Prophet gave two dirhams to that man and advised him to purchase an axe with one dirham. When he bought the axe, the Holy Prophet fixed the handle in it with his own hands and, giving it over to that man, said, "go to the jungle and cut wood and don't see me before fifteen days". After a fortnight, when he came back, the Holy Prophet enquired how he was. He replied that he earned twelve dirhams during that period and purchased some cloth and grain. The Holy Prophet remarked, "this is better than begging and disgracing yourself on the Day of Judgement".¹

These Hadith clearly show how the Holy Prophet and his companions were conscious of the great importance of labour and how they loved to earn their livelihood by hard work.

(g) During the reign of Umar Farooq,² a strongly built young man entered the mosque and asked if any one could assist him in Jihad (fighting in the name of God). Umar called him and, holding his hand, asked the people if there was any one who would employ him on his land. One Ansari agreed to employ him. Umar enquired about the wages he would get

1. Tirmizi and Abu Daud, quoted by Dr. Yusuf-ud-Din, op. cit., p. 258.

2. Kanz-ul-Amāl, quoted by Dr. Yusuf-ud-Din, op. cit., p. 259.

and then asked him to go with that Ansari. After a few months, when Umar came to know that the man was doing very well, he asked Ansari to bring the man with his money he had earned. The man was brought before Umar along with his purse full of dirhams. Umar then asked him to take the purse and either go for Jihad or his home.

Umar Farooq gave preference to trading and working for livelihood over Jihad because he fully realised the importance of economic struggle in this world. He often advised the Muslims to work hard and not to depend upon others. Umar attached so much importance to labour and working for living that even his beloved ones would fall in his esteem if they remained idle and did not work.

The Companions of the Holy Prophet strictly adhered to this principle of Islam and worked hard for their living. Abdullah Ibn Masood used to say that he disliked to see a man idle, neither engaged in the worldly affairs nor in the affairs of the Hereafter. Imam Sirkhasi sums up the importance of labour in Islam in these words, "Search for livelihood (labour) is incumbent upon every Muslim".

3. *Physical Labour*: The Holy Quran has invariably referred to physical (as well as intellectual) labour in the stories of prophets.

In Sura Al-Qasas, the Prophet Shuaib, while addressing Moses, says:

"I desire to marry one of the two daughters of mine to thee on condition that thou serve me for eight years; but, if thou complete ten, it will be of thy own free will, and I wish not to be hard on thee". (XXVIII : 27)

Then physical labour is mentioned in Sura Qāf when Prophet Moses and Khidhr are travelling together:

"Then they found in it a wall which was on the point of falling, so he put it into a right state (i.e., repaired). Moses said: if thou hadst wished, thou couldst have taken a recompense for it (your labour)". (XVIII : 77)

The Prophet David who is addressed as "an artisan" in the Holy Quran was taught to make coats of mail and defensive armour in these words :

"And We made the iron soft for him (David); saying make thou long coats of mail and measure the (links) thereof".

(XXXIV : 10-11)

The making of the iron soft for Prophet David signifies the extensive use of iron by the people in battles and other purposes in those days and so do the use of coats of mail in the next verse.

The Prophet Noah is ordered to make a boat in Sura Hūd in these words :

"And build the ship under Our eyes (direction) and Our inspiration—and forthwith he was building the ship".

(XI : 37-38)

There is a reference to the construction of an iron wall in the story of Zul-Qarnein in the following words :

"He said, help me therefore with strength (of men), I will erect a strong barrier between you and them : (Then he ordered them) Bring me blocks of iron. At length, when he had filled the space between the two steep mountain sides, he said, blow (with your bellows). Then, when he had made it (red) as fire, he said, bring me molten lead to pour there on".

(XVIII : 95-96)

The skill and workmanship of the artisans of Prophet Solomon is mentioned in Sura Saba in these words :

"They made for him what he pleased, (making) arches, statues, basins as large as reservoirs, and (cooking) boilers built into the ground". "Work ye, sons of David, with thanks; (that ye may prosper)".

(XXXIV : 13)

Sons (or people) of Prophet David are here told to work hard in order that they may prosper and enjoy a life of peace and happiness. Economic prosperity is promised to them if they worked hard.

In all these verses of the Holy Quran the prophets and their people are enjoined to work hard to earn their livelihood. Again and again they are advised to do hard labour in order to achieve, maintain and consolidate the prosperity of the nation because no nation can for long maintain its economic prosperity and superiority over other nations without the help of this factor of production. Thus, by showing the great importance of labour, the Holy Quran has given it a sense of pride and dignity in society.

It is a pity that a section of Muslim bureaucracy has begun to dislike (and even hate) manual labour. The Holy Prophet took pride in labour and told his companions that every prophet, including himself, had done labour to earn his livelihood. It seems the Western nations, who have made tremendous progress during the century and a half, have taken over the principle of dignity of labour from the Muslims.

4. *Intellectual Labour* : There is also reference to intellectual labour in the Holy Quran. A dialogue between Prophet Yusuf and the king of Egypt throws some light on this subject :

"And the king said, "surely thou art in our presence today dignified, trusted". He (Yusuf) said: "Set me over the store-houses of the land. I will look after them (for) I am a skilled custodian (organizer)". And thus did We give to Yusuf power in the land—He had mastery in whatever he liked. We bestow Our mercy on whom We please, and We waste not the reward of the doers of good".

(XII : 54-56)

Honesty and knowledge of Prophet Yusuf was recognised by the king who entrusted him with the task of supervising and managing store-houses of grain etc. Afterwards, Prophet Yusuf, by his skill and hard work, became a very powerful and trustworthy adviser of the king. The words "We waste not the reward of the doers of good" clearly show that the economic prosperity and higher social status of Prophet Yusuf in Egypt was a favour and reward of God for his hard and good work. This verse supports

our presumption that every effort, manual or intellectual, of man is rewarded in the form of increased prosperity and better living.

5. *Supply of Labour* : The supply of labour is dependent upon three factors :

(a) Efficiency of labour ; (b) Mobility of labour ; and (c) Population.

(a) *Efficiency of labour* : The ability to work with industry, skill and intelligence which may increase the productivity of capital is referred to as efficiency of labour. In the modern world of competition where mechanization and automation are increasing rapidly, efficiency of labour is indispensable for success. Inefficiency in trade, industry and commerce, as elsewhere, is a signal of decline in the economic strength and power of a nation and can never be tolerated.

Islam has greatly appreciated efficient workmanship and has enjoined upon the Muslims to do every kind of work with efficiency and grace. The manufacturers are advised to manufacture everything fine, durable and graceful.

Efficiency depends generally on physical, mental and moral health, education and training of workers.

(i) *Physical and Moral Health* : Physical fitness and moral health have a great bearing on the efficiency of labour. A strong and healthy labourer will be more efficient than a weak and sickly one. Similarly an honest and a conscientious worker, who realises his duty and responsibility will work harder and more diligently ; whereas a dishonest person will neither work hard nor feel the responsibilities of his work.

These qualities of an efficient worker referred to in the Holy Quran in the story of Moses in the following words :

"One of the two (daughters of Shuaib) said : "O my father, employ him ; surely the best of men for thee to employ is the (man) who is strong and trustworthy". (XXVIII : 26)

This verse recognises that physical strength (i.e., health) and honesty (i.e., moral health) are necessary qualities of an efficient

worker. These qualities were found in Moses and so he was recommended to be employed as a labourer. Whether labour is physical or mental, honesty is an essential element in efficiency. It fact honesty is the quality of man which makes him fully conscious of his duties and responsibilities. And this consciousness (or active realisation) of one's duties is an important factor in increasing the efficiency of a labourer.

In view of the great importance of honesty in work and other dealings, the Holy Prophet praised an honest man in these words¹ :

"The truthful honest merchant will enjoy the company of the prophets, the truthful ones and the martyrs".

(ii) *Mental Fitness* : Mental health, i.e., intelligence and general ability, is another important factor which affects efficiency of labour. An able and intelligent man can do better work than a stupid and dull one. The quality is mentioned in Sura Yusuf in these words :

"He said, "place me (in authority) over the treasures of land ; surely I am a good keeper, knowing well". (XII : 55)

The words here used are *حفيظ عليم* which imply intelligence and ability for an unintelligent and stupid person cannot be given charge of the treasures of the land.

(iii) *Education and Training* : Education and training also increase efficiency of labour. A trained and educated labourer works more efficiently than an untrained and uneducated one. The superiority of education and training is mentioned in Sura Al-Baqara in the following words :

"And he to whom wisdom is granted receiveth indeed a benefit overflowing". (II : 269)

Education and training are here referred to as overflowing benefit, which means that the Holy Quran regards these qualities equivalent to abundant wealth and riches. This fact is emphasised in more plain words in Sura Al-Zumar :

1. Tirmizi, Vol. V, p. 213, and Ibn Maja, quoted by Dr. Yusuf-ud-Din, op. cit., p. 202.

"Say (unto them, O Mohammad), are those who know equal with those who know not". (XXXIX : 9)

Obviously the output and efficiency of an ignorant and untrained worker cannot be equal to that of an educated and trained one.

Physical and intellectual superiority of Prophet Talut is mentioned in these words :

"And hath gifted him abundantly with knowledge and bodily prowess". (II : 247)

In view of the great importance of education in worldly life, even the Holy Prophet was told to study and acquire knowledge in the following words :

"Read in the name of thy Lord Who creates—creates man from a clot, read and thy Lord is most generous, Who taught by the pen, taught man what he knew not". (XCVI : 1-5)

In this verse the Holy Quran has referred to education as the foundation stone of human progress. Man gradually learns how to unveil the mysteries and hidden treasures of nature and how to use them for his benefit. All the potential possibilities become realities only through knowledge.

In view of the significant role of education in human progress, the Holy Quran emphasises the educational function of the Holy Prophet in Sura Al-Jumu'a :

"He it is Who raised among the illiterates a Messenger from among themselves, who recites to them His messages and purifies them, and teaches them the Book and the Wisdom". (LXII : 2)

And the Holy Prophet has made it compulsory for every Muslim (man or woman) to acquire knowledge. According to Ibn Majah, the Holy Prophet said¹ :

"The seeking of knowledge is obligatory upon every Muslim man and Muslim woman".

The Holy Prophet further advised Muslims to seek knowledge even if they had to go to distant lands. As reported in Mishkat

1. *Ibn Majah*, quoted by Dr. Yusuf-ud-Din, op. cit., p. 210.

the Holy Prophet said¹ :

"Acquire knowledge even if you have to go to (a distant place like) China".

The Holy Prophet once remarked² :

"The word of wisdom is the lost property of the believer, so wherever he finds it he has a better right to it (than any one else)".

There is another saying of the Holy Prophet which shows the great importance of education in Islam³ :

"The learned ones are the heirs of the prophets—they leave knowledge as their inheritance, he who inherits it inherits a great fortune".

The Holy Prophet by comparing knowledge with health, has in fact revealed a fundamental secret of human progress. It has shown the intimate relationship between human progress and education. Thus it implies that education and training are necessary for efficiency of work.

(iv) *Beauty and Grace* : It may, however, be pointed out that Islam does not ignore the aesthetic side of things. It tells the believers to do every thing efficiently and gracefully and expects from them efficiency and grace in every walk of life. In Sura An-Naml, it is said :

"(Such is) the artistry of God, Who perfecteth all things". (XXVII : 88)

When God makes everything of His artistry perfect, graceful and durable, He expects from his men, especially from the believers, touch of perfection, grace and durability in their work. The Holy Prophet once said (*Kanz-ul-Amāl*)⁴ :

"When any man does any work, God wishes him to give it perfection and grace (i.e., the man is expected to do his work in the best possible way)".

1. *Mishkat*, quoted by Dr. Yusuf-ud-Din, op. cit., p. 211.

2. *Tirmizi*, quoted by Dr. Yusuf-ud-Din, op. cit., p. 212.

3. *Bukhari*, quoted by Dr. Yusuf-ud-Din, op. cit.

4. *Muslim*, quoted by Dr. Yusuf-ud-Din, op. cit., p. 190.

Along with durability, the people are here asked to look for beauty and grace. The Holy Prophet is reported to have said¹ :

"Whenever you make anything, pay special attention to its beauty (and fineness)."

Another saying of the Holy Prophet emphasises aesthetic side of things in these words² :

"Undoubtedly, God Himself is beautiful and He likes beauty".

The Holy Prophet was fully aware of the importance of beauty and goodness in things and he invariably commanded his followers to do everything gracefully. Once he remarked² :

"God has made it obligatory for you to create beauty and fineness in everything".

Thus it seems evident that Islam lays great emphasis on efficiency and at the same time encourages beauty and grace in everything.

(b) *Mobility of Labour* : Movement of labour from one geographical area to another or from one occupation to another occupation is called mobility of labour. Mobility of labour has a great bearing on the economic condition of labourers. If labourers can easily and freely move from one place (or occupation) to another place (or occupation) where they can get better wages, they can improve their standard of living. If, on the other hand, there are restrictions on the movement of labour from one place (or occupation) to another place (or occupation), many labourers, especially in the backward areas would not be able to earn a decent wage. Labourers working in areas (or occupations) with less supply of labour will be able to earn more in comparison with areas (or occupations) with excess supply of labour.

Islam has recognised this right of labourers and has granted them full liberty of movement from one place to another place as well as from one occupation to another occupation to seek better bargains. In Sura Al-Nisa, it is said :

"He who forsakes his house in the cause of God (in order that his economic condition may improve) finds much refuge

1. *Muslim*, quoted by Dr. Yusuf-ud-Din, op. cit., p. 190.

2. *Ibid.*, p. 189.

and abundance (of wealth in) the earth".

In these lines the Holy Quran has stated a fundamental principle which, if practised without restriction by the people of different countries, could check undue fall in international wages and maintain them at a reasonable level. There is no doubt about it that international wages would be established at a reasonable and equitable level by free internal and external mobility of labour. And mobility of labour, according to the Holy Quran, is a very effective and appropriate method of solving many of the economic and socio-political evils of modern times. There would be less friction between capitalist and labour and the world would be happier if all the members of the United Nations realise what damage is being done to world peace and prosperity by restrictions on immigration of foreign labour by some of the member countries.

Conservative and unenterprising people who prefer to lead a life of poverty and degradation under oppression but refuse to leave their homes, are addressed by the Holy Quran in these words :

"In what were ye engaged? They will say: We were oppressed in the land. (The angels) will say: Was not God's earth spacious enough that ye could have migrated therein (to a place of comfort and abundant wealth)?" (IV : 97)

In Sura Noah, it is said :

"Earth is a wide expanse that ye may go along therein spacious paths". (LXXI : 19-20)

And again in Sura Al-Mulk :

("God has) made earth subservient to you, so traverse ye through its tracts and enjoy of the sustenance which He furnishes". (LXVII : 15)

These verses of the Holy Quran very clearly demand of the believers to travel to distant lands to improve their economic standard and thereby bring prosperity to the nation. The companions of the Holy Prophet fully understood this principle and acted upon it throughout their lives. The policy of rehabilitation

of Umar, the second Caliph, as evident from his speeches, was to encourage migration of believers to other lands. When he was sending the Muslims to fight against the Persians, he said, "O Muslims! You ought to know that the only means of livelihood in Hedjaz is to keep moving in search of fodder. Here there is no other means of livelihood".¹

Jarir bin Abdullah Bijli, a companion of the Holy Prophet was the leader of his tribe. He wanted to settle down with his tribe in Syria. Umar, who knew that the lands of Iraq were more fertile than those of Syria, advised them to settle down in Iraq in these words¹: "You are not needed in Syria, go to Iraq. Leave that country whose prosperity has been reduced by God. Go forward to fight that nation which has in possession all the means of livelihood. I am confident that God will give you a share from it and, like others, you will also benefit from the means of livelihood".

The speech of Khalid bin Waleed, Commander-in-Chief of the Muslim army, is also significant from the economic point of view. When he was persuading the Muslims to attack Iraq, he said¹: "What is there in the lands of Arabia. Don't you see the heaps of food are lying there like heaps of clay. By God! even if it had not been obligatory for us in the name of God, but had been only an economic necessity, I would have advised you to fight for those rich lands and become their owner and leave hunger and poverty for those idlers who had abstained from struggle".

The Holy Prophet and his companions persuaded people to leave such lands where means of livelihood were scarce and to migrate to other lands where there was abundance of wealth so that they could live a happier and prosperous life. And as a result of all these efforts the surplus population of Hedjaz migrated to rich and fertile lands of Iraq, Syria, Egypt etc., and then gradually to other countries like, Java, Samatra, Spain, Tunis, Morocco, Algeria, Sudan Abyssinia etc.

1. *Tabari*, quoted by Dr. Yusuf-ud-Din, op. cit., pp. 219-221.

(c) *Population* : Population is another factor which could seriously affect the supply of labour in any country. Malthus and his companions feared an increase in population so much that they wanted to check it by artificial methods of birth control. If the rise in population, they said, was not checked by artificial methods, it would outstrip the means of production and consequently, lower their standard of living and make them an easy prey to different kinds of natural calamities, such as epidemic diseases, famines, earthquakes, floods etc. This was because population, they argued, increased in geometrical progression while means of production increased in arithmetical progression.

In view of this apparent but imaginary fear, many of the modern economists seem to be unnecessarily worried about the growing population of the world, especially in the under-developed countries of Asia, Africa and South America. Now every effort is being made through World Health Organization and other U.N.O.'s agencies to popularise the use of contraceptives, family planning and even sterilisation in those countries to check the rapid growth of population. It is not surprising that their efforts are bearing fruit in many under-developed countries of Asia, Africa and South America. What surprises us most is that many Muslim countries are also blindly following in the footsteps of the West in adopting artificial methods to check the growth of population. There is no harm, however, in adopting Western methods and techniques which are useful and economical in the process of production, but accepting everything that comes from the West without knowing its uses and abuses is not the right attitude of an intelligent man, not to speak of a Muslim. People who have no permanent values and for whom good and right is what works successfully could accept anything that comes in their way without hesitation, but the Muslims, who have a code of life and some permanent values which guide and govern their life, would never accept or adopt anything which is immoral or is against the fundamental principles of Islam.

Quran and Birth Control: All these efforts by the different agencies of the U.N.O. to check the growth of population are being made on the assumption that population is increasing faster than the means of production. And if it continues, they argue, at this rate it would before long out-grow the existing means of production and lead to starvation and lowering the standard of living. The only effective means, according to them, is to check the growth of population by artificial methods.

We do not believe in either of these assumptions upon which is based the whole campaign of the United Nations. Our experience of the past is an ample proof and adequate evidence of the ability of man to cope quite successfully with any eventuality of this type. Population has in the past neither over-grown means of production nor production has remained static so as to lag behind the growth of the former. Both variables have increased tremendously without adversely affecting the other. And the great increase in production has falsified all the predictions of previous economists about the fate of man. Population has, in fact, increased but the standard of living of people all over the world has increased faster than the rise in population. There is thus no reasonable ground for any one to assume, contrary to our past experience, that means of production would lag behind the growth of population in future.

Recent under-water research has shown that manifold the present population of the world can easily be fed with the food supplies obtainable from the sea. If man is able to breed fish and other sea food in the ocean waters, he would be able to produce much greater quantities of food than could be dreamt of a few generations ago. With increased development of Atomic power and its utilisation in obtaining more food supplies from the earth and the ocean, it can be safely predicted that the growth of population could be maintained at a reasonable standard of living without any fear of shortage.

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grade edible protein from petroleum. The United States Army has developed methods of irradiating meats to preserve them for three years—a break through of vast potential for refrigeration. The food value of oil seeds and leaves is being painstakingly investigated". Now meat is being produced from chemicals in the western countries.

"Scientists are also determined to find answers to another of hunger's stubborn problems: its geography. It is an ironic fact that where hunger is greatest, agricultural technology is often least efficient and crop losses to insects, rats and rot are highest. Moreover, only 10 per cent of the earth's land surface is cultivated today".¹

It is absolutely vital that most tracts of uncultivated cultivable land must be immediately brought under cultivation in South America, Australia, Asia and Africa. Then there are also hundreds of millions of acres of potentially cultivable desert or semi-desert land in Africa, the Near East and Central Asia which can be brought under cultivation with a little more effort on the part of man.

The second possibility is increasing the yields of lands already under cultivation. This may be achieved partly through massive doses of fertilisers, manures and legumes¹; and partly through widespread spraying of pesticides.

The Holy Quran rejects in very strong words the pessimistic theories concerning the ill-fate of man and points out unlimited potentialities in the earth, sea, and the heavens for his sustenance in the following verse:

"It is God Who has made subservient to you the sea that the ships may sail therein by His command, and that you may seek of His grace, and that you may be grateful.

And He has made subservient to you whatsoever is in the heavens and whatsoever is in the earth, all, from Himself. Surely there are signs in this for a people who reflect."

(XLV: 12-13)

1. Topic, *People and Food*, op. cit., p. 3.

Along with durability, the people are here asked to look for beauty and grace. The Holy Prophet is reported to have said¹:

"Whenever you make anything, pay special attention to its beauty (and fineness)."

Another saying of the Holy Prophet emphasises aesthetic side of things in these words²:

"Undoubtedly, God Himself is beautiful and He likes beauty".

The Holy Prophet was fully aware of the importance of beauty and goodness in things and he invariably commanded his followers to do everything gracefully. Once he remarked²:

"God has made it obligatory for you to create beauty and fineness in everything".

Thus it seems evident that Islam lays great emphasis on efficiency and at the same time encourages beauty and grace in everything.

(b) *Mobility of Labour*: Movement of labour from one geographical area to another or from one occupation to another occupation is called mobility of labour. Mobility of labour has a great bearing on the economic condition of labourers. If labourers can easily and freely move from one place (or occupation) to another place (or occupation) where they can get better wages, they can improve their standard of living. If, on the other hand, there are restrictions on the movement of labour from one place (or occupation) to another place (or occupation), many labourers, especially in the backward areas would not be able to earn a decent wage. Labourers working in areas (or occupations) with less supply of labour will be able to earn more in comparison with areas (or occupations) with excess supply of labour.

Islam has recognised this right of labourers and has granted them full liberty of movement from one place to another place as well as from one occupation to another occupation to seek better bargains. In Sura Al-Nisa, it is said:

"He who forsakes his house in the cause of God (in order that his economic condition may improve) finds much refuge

1. *Muslim*, quoted by Dr. Yusuf-ud-Din, op. cit., p. 190.

2. *Ibid.*, p. 189.

and abundance (of wealth in) the earth".

In these lines the Holy Quran has stated a fundamental principle which, if practised without restriction by the people of different countries, could check undue fall in international wages and maintain them at a reasonable level. There is no doubt about it that international wages would be established at a reasonable and equitable level by free internal and external mobility of labour. And mobility of labour, according to the Holy Quran, is a very effective and appropriate method of solving many of the economic and socio-political evils of modern times. There would be less friction between capitalist and labour and the world would be happier if all the members of the United Nations realise what damage is being done to world peace and prosperity by restrictions on immigration of foreign labour by some of the member countries.

Conservative and unenterprising people who prefer to lead a life of poverty and degradation under oppression but refuse to leave their homes, are addressed by the Holy Quran in these words:

"In what were ye engaged? They will say: We were oppressed in the land. (The angels) will say: Was not God's earth spacious enough that ye could have migrated therein (to a place of comfort and abundant wealth)?" (IV : 97)

In Sura Noah, it is said:

"Earth is a wide expanse that ye may go along therein spacious paths". (LXXI : 19-20)

And again in Sura Al-Mulk:

("God has) made earth subservient to you, so traverse ye through its tracts and enjoy of the sustenance which He furnishes". (LXVII : 15)

These verses of the Holy Quran very clearly demand of the believers to travel to distant lands to improve their economic standard and thereby bring prosperity to the nation. The companions of the Holy Prophet fully understood this principle and acted upon it throughout their lives. The policy of rehabilitation

of Umar, the second Caliph, as evident from his speeches, was to encourage migration of believers to other lands. When he was sending the Muslims to fight against the Persians, he said, "O Muslims! You ought to know that the only means of livelihood in Hedjaz is to keep moving in search of fodder. Here there is no other means of livelihood".¹

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In these words there is an assurance given to the people that they would not be left to starve in this world but would be given unlimited treasures of wealth for their sustenance if they made effort for it. The sea is only one example of God's cherishing care making all things in nature available for the use of man, through the genius and faculties which He has given to man.¹

Thus the Holy Quran has given great encouragement and hope to man in his struggle for existence in the world. He is asked to continue his efforts to exploit the potentialities of nature and, in turn, is promised that he would never be disappointed. God has created unlimited natural resources on the earth, in the oceans and the heavens and it is for him to seek these hidden treasures to meet his ever increasing wants. Further he is promised that if he continues striving and looking for the bounties of Nature, he would find more than his expectations and his labour would not be wasted.

Thus the Holy Quran has once for all shattered the myth that man cannot produce enough for his own needs and therefore he should deliberately plan to check the growth of population. On the contrary, checking the growth of population, for fear of starvation, is strictly prohibited by the Holy Quran in these words :

"And kill not your children for fear of poverty—We shall provide sustenance for them as well as for you. Surely the killing of them is a great wrong." (XXVII : 31)

Killing of children, for fear of poverty, is described here as one of the greatest of sins. Man is explicitly told not to kill his children for fear of poverty for there is enough provision for him and his children but he is to look for it. He may have to work hard for it but he is assured of his sustenance. Again in Sura Al-An'ām, killing of children is condemned :

"And slay not your children for (fear of) poverty—We provide for you and for them." (VI : 151)

1. The Holy Quran, translated by Yusuf Ali, p. 1357, note 4747.

These verses of the Holy Quran specifically forbid the killing of children for fear of poverty. It implies that all forms of birth-controls, family planning, abortions and even late marriages which are being adopted to check the growth of population and to keep up the high standard of living, are immoral and hence a sin. The Holy Quran categorically rejects all modern justifications for checking growth of population in terms of higher standard or better education for few and assures man that he would find enough sustenance for himself and his children if he would strive for it. This point is again and again stressed in the Holy Quran that the provision is made for all of you and therefore you need not fear anything. You should never think for a moment that increase in numbers would in any way diminish your own provision. If you endeavour, you would find sufficient provision for you and your descendants. This is emphasised in Sura Al-Anbiyā in the following words :

"We gave provision to these and their fathers." (XXI : 44)

And again in Sura Hūd in these words :

"And there is no animal in the earth but on God is the sustenance of it." (XI : 6)

The Holy Quran not only prohibits all restrictive practices to check the growth of population for fear of poverty but, on the other hand, encourages young people and widows to get married. It promises happiness and prosperity and inspires confidence in them by saying that God would render them free from want and poverty in these words :

"Marry those among you who are single and the pious of your slaves and maid servants. If they be poor, God will enrich them of His bounty. God is of ample means, aware." (XXIV : 32)

And in Sura Al-Nisā

"But if they separate, God will render them both free from want (and provide abundance to compensate each) out of His abundance." (IV : 130)

In these words the Holy Quran has made it quite clear that bachelors and widows should get married and not hesitate to marry for fear of poverty. People who do not marry or marry very late are reminded here that God has created ample provision for them and their children and that they should not refrain from marriage on such fallacious grounds.

In fact, the Holy Quran looks upon the married state as the normal state, and hence it enjoins that, so far as is possible, those who are single should get married. As a religion Islam is against celibacy, and considers parenthood to be the duty of every human being. In the civilised society of today most persons refuse to accept the responsibilities of parenthood, offering as an excuse the insufficiency of means to support a family. The Holy Quran disposes of this false excuse in the simple words, "if they are needy, God will make them free from want out of His grace".¹

The Holy Prophet, too, laid stress on and often persuaded companions to get married. He is reported to have said²: "He who is able to marry should marry. For it keeps the gaze low and guards chastity; and he who cannot should take to fasting (occasionally), for it will have a castrating effect on him." On another occasion, while addressing some young men, who resolved not to marry and to fast in the day-time and keep awake during the night, he said, "I keep fast and I break it, and I pray and I sleep, and I am married, so whoever inclines to any other way than my Sunnah, he is not of me".³ According to another saying, the man who marries perfects half of his religion.³

Jabir states that the Holy Prophet once asked him to seek more and more children⁴. Anas reported that the Holy Prophet,

1. *The Holy Quran*, translated by Yusuf Ali, op. cit., p. 687, note 1753.

2. *Bukhari*, Vol. III, op. cit., pp. 28-29.

3. *Ibid.*

4. *Abu Daud, Nisai*, Kitab-al-Nikah, quoted by Dr. Yusuf-ud-Din, op. cit., p. 217.

seeing a pinkish mark on the clothes of Abdur Rahman bin Auf, enquired about it. When Abdur Rahman told the Prophet that he had married a woman for a dowry of one piece of gold, the Holy Prophet said, "May God grace you (with children)".¹

Thus we find that the teaching of Islam prohibits the restrictive practices and encourages marriages among young people and widows. It forbids them to abstain from marriages or adopt any of the artificial methods of birth control merely for fear of hunger and poverty. As most of the people take these drastic measures to check the growth of their families for fear of poverty, the Holy Quran gives them hope of prosperity and happiness by saying that the means of production are unlimited. They are promised abundant provisions to meet their needs provided they work hard for it. They are told that there would be no scarcity for those who strive and struggle for the satisfaction of their wants. It would, therefore, be unwise and foolish to restrict the size of families when there is assurance of abundance of sustenance for everyone.

This teaching further provides a great stimulus to people to work hard which helps in increasing their efficiency and productivity. When people know that there is no shortage of provision and they have simply to look for it, they would strive hard to the maximum of their ability to get it, consequently enriching themselves and the community by their hard labour.

Exceptions to this Rule: The Holy Prophet was fully aware of human nature and its necessary requisites, therefore, he gave due allowance for the probable human needs in this matter. In practical life we meet many situations when conception is likely to endanger a woman's life or impair her health or the health of the child and immediate birth of another child is considered (on medical grounds) dangerous and undesirable; then the birth (or conception) of the next child could be delayed for a fairly long time by adopting artificial contraceptives. There is no specific provision in the Holy Quran for such cases

1. *Bukhari*, Vol. III, op. cit., p. 30, No. 66.

but there are many verses from which by inference a principle could be deduced to meet such situations. In this connection the following verse of Sura Al-Baqara needs examination :

"So whoever of you is present in the month, he shall fast therein, and whoever is sick or on a journey, (he shall fast) a (like) number of other days. God desires ease for you, and He desires not hardship for you". (II : 185)

The words *يريد الله بكم اليسر ولا يريد بكم العسر* clearly indicate that the object of God's commandments and prohibitions is not to create unnecessary difficulties for man but to make his life more convenient and happier in this world. Here fasting is prescribed for all Muslims but, as human beings are liable to meet situations when it becomes difficult and hard for them to fast, exception is made so that people in sickness or on journey might not suffer extreme hardships.

The same principle is mentioned regarding foods :

"He has forbidden you only what dies of itself, and blood, and the flesh of swine, and that over which any other (name) than (that of) God has been invoked. Then whoever is driven by necessity, not desiring, nor exceeding the limit, no sin is upon him. Surely God is Forgiving, Merciful." (II : 173)

Four things are specifically mentioned as forbidden fruit for the believers and it is sin to eat deliberately any of these. But if any one is starving to death and cannot get any other thing to eat, he is permitted to eat only so much as to save his life without exceeding the limit. This exception is made to ease hardships in such cases where a man is forced by circumstances unwillingly to eat a forbidden food merely to save his life.

The Holy Prophet must have visualised such situations when he replied to Abu Said and his friends who resorted to "azl"¹ and then asked the Holy Prophet for his opinion² :

1. 'Azl'; Dictionary meaning of 'azl' is putting a thing aside or away, and with reference to sexual relations it means coitus interruption. It is allowed as a necessity.

2. Bukhari, Urdu edition, Vol. III, op. cit., p. 63, No. 193-195.

"What do you practice ? And he repeated this three times. Then he remarked, there is no soul that is to be till the Day of Resurrection but it will come into life".

Then Jabir also reported that people used to resort to "azl" (a birth control device) in the time of the Holy Prophet, and the Quran was being revealed.¹ Thus the Holy Prophet, by not prohibiting this practice, permitted people to adopt such devices whenever needed. It may, however, be pointed out (and it is very important) that the people could resort to these measures, firstly as individuals and not as a result of a state policy and secondly, not from fear of want or poverty (as advocated by economists and United Nations Organizations) but only for reasons of health as explained earlier. Moreover, it is a remedial measure for exceptional cases and should only be resorted to when there is genuine and urgent need for it. But the method of birth control may vary with change in time and place according to the needs and the knowledge of the age.

6. *Freedom of Occupation* : There is complete freedom of work and of movement of Islam. Every one can do any work he likes and can move freely from one occupation to another occupation and from one place to another place without any restrictions. In other words, there is complete mobility (geographical as well as occupational) of labour in Islam as shown in the following verse of the Holy Quran :

"(They will) say : Was not God's earth spacious, so that you could have migrated therein—And whoever flees in God's way, he will find in the earth many a place of escape and abundant resources". (IV : 97-98)

Here is a clear indication of geographical mobility of labour. The Muslims are advised to move from places with scarce means to other places where they could find abundant resources and great prosperity. This helps to raise the wages of low-paid workers and also to stabilise wages throughout the country. If this principle is practised without restrictions by all countries, it would facilitate standardisation of wages all over the world.

1. Bukhari, Urdu edition, Vol. III, op. cit., p. 63, No. 193-195.

The same principle is reported in Sura Noah :

"And God has made earth a wide expanse for you, that you may go along therein spacious paths". (LXXI : 19-20)

And in Sura Al-Mulk :

"He it is Who made the earth subservient to you, so go about in the spacious sides thereof, and eat of His sustenance".

(LXVII : 15)

Man is here told to move about in the earth in search of his sustenance, for all that is created in this earth is for his use. No words could be more forceful than those used in the above verse to encourage people to leave their homes for better life in foreign lands.

7. *Dignity of Labour* : Every lawful occupation is open to all men, irrespective of colour, caste or creed and every man is free to adopt any profession he likes. There is sufficient evidence to prove that Islam, by teaching people to respect their brethren regardless of their occupation, gave dignity and status to manual labour. It encouraged people to do all kinds of work to earn their livelihood without hesitation. The Holy Quran quotes many examples from the lives of great prophets who worked with their hands to earn their living. We are told how Prophet David made coats of mail and armour himself and Prophet Noah built the boat with his own hands. Ibrahim, Moses, Jesus, all great prophets of God, bred and reared sheep themselves. The Holy Prophet himself pastured goats and sheep and advised his companions to adopt similar professions.

The Holy Prophet gave practical training to the Muslims not to hesitate in adopting even the meanest of occupations to earn their livelihood. There are many sayings of the Holy Prophet which reveal how, by his own practical example, he trained his disciples in high moral ideals and dignity of man regardless of his occupation. We will quote here some of the sayings of the Holy Prophet to show how he helped in raising the status and dignity of manual labour.

(1) Once the hands of a companion of the Holy Prophet became black (dark) by working with a hammer. The Holy Prophet, seeing his hands, enquired as to what had happened ?¹ He replied that it was because he had worked with a hammer on a very hard ground to earn livelihood for his family. Hearing this the Holy Prophet kissed his hands (and was pleased to know that he was earning an honest living by hard work).

(2) According to Aishah, the Holy Prophet did some work with his hands and advised the Muslims to do the same work but they abstained from that work. When the Holy Prophet came to know of it, he addressed the people saying : "What has happened to the people that they abstain from work which I myself do, and, by God, I have more knowledge and fear of God than you".²

(3) Ali the fourth Caliph, used to say (with pride) that one day he came to know that the Holy Prophet was hungry. He went in search of work so that he might earn something for the Holy Prophet. He saw a Jew in a garden outside Madina who had a heap of mud and wanted some one to put water into it. He struck a bargain with him at one date for a bucket of water and earned seventeen dates in wages for seventeen buckets of water and came home. Then he went to the Holy Prophet and informed him about the bargain and then both ate them.³

(4) It is said about Saad Ibn Waqas that he was manuring his field and was saying that one bucket of manure (which he was carrying on his head) was equivalent to one bucket of wheat.⁴

CAPITAL

1. *Meaning* : Capital is that wealth which assists in the production of further wealth. It includes all those things, which,

1. *Asada-al Ghabah Tazkirah Sa'ad Ansari*, quoted by Dr. Yusuf-ud-Din, op. cit., pp. 213-214.
2. *Bukhari*, and *Muslim*, quoted by Dr. Yusuf-ud-Din, op. cit., p. 214.
3. *Ibn Maja*, quoted by Dr. Yusuf-ud-Din, op. cit., p. 213.
4. Quoted by Dr. Yusuf-ud-Din, op. cit.

instead of giving personal satisfaction, assist in the production of more wealth. According to Professor Thomas, wealth of individuals and nations, other than land, which is used in the production of further wealth is called capital. It is the wealth which man acquires by his own labour and then uses it for producing more wealth.

2. *Importance*: Capital is the third factor of production which assists man in the production of wealth. Without the assistance of capital, large scale production in the modern industrial world become impossible because fruit of human labour alone is very meagre. And we would not be wrong in saying that large-scale production and industrial progress that we have achieved in our age is all due to the use of capital. In fact capital is like blood in human body which runs into the veins of industry and keeps it going.

In view of the great importance of capital in human life, the Holy Quran refers to it as *متاع الحياة الدنيا* in Sura Al-Imran:

"Fair-seeming to men is made the love of desires, of women and sons and hoarded treasures of gold and silver and well-bred horses and cattle and tilth. This is the provision of the life of this world". (III: 14)

The Holy Quran calls wealth and capital as "provision for the use of man in this world" so that he may be able to produce more and more wealth for the gratification of his wants. The word *متاع* refers to means of sustenance (i.e., production) but may here be taken for capital for it is mentioned after treasures of gold and silver and well-bred horses and cattle which are all different forms of capital. The use of the word *زين* is an indication of the great importance of capital in human life. A man with foresight and vision could easily see through these words of the Holy Quran the multifarious uses of capital in future.

The Holy Prophet emphasised the importance of capital in these words¹: "There shall be no envy but in two cases: The person whom God has given wealth (or capital) and power to

1. *Bukhari*, Urdu edition, Vol. I, op. cit., p. 29, No. 72.

spend it in the service of truth (for his own benefit and the benefit of people): and the person whom God has granted knowledge of things and he judges by it and teaches (to others)". The desire to have knowledge is here made akin to the desire to possess wealth which is a natural desire in every human heart, and thus it is made clear that acquisition of knowledge is as important as that of wealth. The Holy Prophet being fully aware of the importance of wealth (capital) advised his companions to compete with one another in acquiring both knowledge and wealth.

Umar, the second Caliph, persistently stressed upon the Muslims to acquire more and more wealth (capital). Mohammad bin Said states¹ that there was not a single Muslim who fought in the battle of Qadsia, and received less than fifteen hundred to two thousand dirhams. And there was not a single child who was not receiving one hundred dirhams per month. Umar said, "I know that the allowance is more than their needs. It would be much better if they buy a goat with the allowance and then buy one or two *راس*² when they receive second allowance. This would increase their capital and after them, their children would have something left and would not be empty handed (poor)".

3. *Accumulation of Capital*: Capital is the result of saving which is possible only if income is greater than expenditure or expenditure is less than income. Some people have so much income that even after meeting all their expenses, they are able to save but most of the people have less income and more expenditure and are, therefore, unable to save under ordinary circumstances. The people can only save if they are encouraged either to increase their incomes by more productive use of their capital or to decrease their expenditure by cutting unnecessary expenses.

1. *Futuh-al-Baldan*, Ballazari, p. 453, quoted by Dr. Yusuf-ud-Din, op. cit., pp. 325-326.

2. *راس* here means capital.

instead of giving personal satisfaction, assist in the production of more wealth. According to Professor Thomas, wealth of individuals and nations, other than land, which is used in the production of further wealth is called capital. It is the wealth which man acquires by his own labour and then uses it for producing more wealth.

2. *Importance* : Capital is the third factor of production which assists man in the production of wealth. Without the assistance of capital, large scale production in the modern industrial world become impossible because fruit of human labour alone is very meagre. And we would not be wrong in saying that large-scale production and industrial progress that we have achieved in our age is all due to the use of capital. In fact capital is like blood in human body which runs into the veins of industry and keeps it going.

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The amount of capital which can be used for production of further wealth depends entirely on the amount of saving. Therefore to increase the amount of capital in any country, it is absolutely necessary that, firstly the people should constantly endeavour to increase their income, secondly they should spend their income very carefully and cautiously and should abstain from extravagance and wasteful expenditure, and thirdly there should be perfect peace and security in the country to enable people to earn wealth freely and easily.

Islam has recommended all the possible methods to increase the amount of saving in the community.

(a) *Growth of Income* : The first important factor liable to assist in the accumulation of capital is a rise in income. If income rises, there is a possibility of saving and hence of capital. Islam has suggested many useful methods to increase the growth of incomes in the community. They fall under two main headings:

1. Compulsory Measures and 2. Optional Measures.

1. *Compulsory Measures* :

(i) *Payment of Zakat*: It comes under compulsory measures. Zakat or poor rate is a compulsory levy on cattle, crops, merchandise and gold, silver, or cash. It is a levy not on income but on total wealth which has been in the possession of the owner for full year. Whether the owner has utilised his wealth in production or not, he is liable to pay Zakat every year. It is, therefore, a very effective weapon to force the capitals to invest their wealth in the production of more wealth or otherwise the capital would all be exhausted (finished) after some time by regular payment of Zakat every year. With every increase in investment, profits and incomes are likely to rise.

(ii) *Prohibition of Interest* : Interest is totally forbidden in a Muslim state and people are not allowed to make money by lending their capital on interest. It is therefore most probable that people would invest their capital in productive channels, and thereby increase their profits and incomes (for details see chapter on Interest and Zakat in the 2nd volume).

2. *Optional Measures* :

Besides Zakat there are some other morally binding, but very useful and effective, measures which assist in raising the incomes of people in an Islamic State.

(i) *Utilization of Orphans' Wealth* : To encourage growth of capital in the community, the guardians of orphans are asked to invest orphans' capital in trade and other profitable enterprises and not to keep it hoarded or idle. They are also asked not to waste their property but utilise it in a proper way for their benefit. This is mentioned in the Holy Quran in these words :

"And make not over your property, which God has made a (means of) support for you, to the weak of understanding—then if you find in them maturity of intellect, make over to them their property". (IV : 5-6)

The Holy Quran is here emphasising the fact that wealth (of the orphans) is not a thing to be despised or wasted for it is a means of support for them. It is your duty to utilise their capital in profitable enterprises so as to defray their expenses from the profits and not from the capital and thus make it a suitable means of sustenance for them.

The Holy Prophet in very strong words told the guardians to utilise orphans' wealth in production and not to leave it idle¹:

"Beware! whosoever among you is the guardian of an orphan, who has wealth, should trade with it (i.e., invest it in profitable business) and should not leave it (hoarded), so that (the regular annual levy of) Zakat should consume it".

According to Imam Malik², Aishah, wife of the Holy Prophet, used to give the orphans' wealth to the traders in order that they might trade with it and make profit for the orphans. Similarly Umar, Othman and Ali, during their respective periods of Caliphate, invested orphans' wealth in trade (and other business³). And Umar used to say : "trade with orphans' wealth lest it be exhausted by (regular payment of) Zakat".³

1. *Tirmizi*, Vol. III, p. 136 quoted by Dr. Yusuf-ud-Din, op. cit., p. 225.

2. *Muatta*, op. cit., pp. 275-276.

3. *Mubtut-al-Sarkhasi* and *Kitab-al-Amwal*, pp. 450-451 quoted by Dr. Yusuf-ud-Din, op. cit., p. 225.

(ii) *Re-Investment of Cash* : Growth of capital is regarded very important and every Muslim is expected to re-invest his cash in business. In this connection, the following Hadith is very significant¹ :

"God may not bless the price of that land and that house which is not again re-invested in land or a house".

Another Hadith emphasises the importance of capital in these words :

"Whosoever sells a house or land yielding revenue, and then not re-invest the price on a thing akin to it, he is not likely to be blessed therein (and his wealth is not likely to grow)".

This shows very clearly that the Holy Prophet was very keen on maintaining the rate of growth of capital in the community. He insisted upon Muslims to preserve their capital and not to sell it for it could be utilized in producing more wealth. If anyone was forced by circumstances to sell any of these things, he was persuaded to buy similar (productive) property with that money.

(iii) *Leaving Successors Wealthy* : To further help the growth of capital in the community, Islam has encouraged people to leave their heirs rich and prosperous and not to give away all their wealth in charity. The Holy Prophet emphasised this in these words :

"It is better to leave heirs rich than to leave them poor in order that they be begging at other people's doors".

Said Ibn Waqas is reported to have said that : "the Holy Prophet used to visit him at Mecca, in the year of his farewell Pilgrimage, on account of (his) illness which had become very acute. So he said (to the Prophet); his illness has become severe and he has property and there is none but a daughter to inherit it ; shall he then bequeath two-thirds of his property in charity ? He said, No. He asked him for half. He again said, no. Then he asked (him) to bequeath one-third and (said even)

1. *Ibn Maja* and *Kitab-al-Kharaj-le-Yahyah*, quoted by Dr. Yusuf-ud-Din, op. cit., Vol. II, p. 570.

one-third is too much, for if he leaves his heirs free from want, it is better than that he leaves them in poverty, begging of (other) people".¹

These sayings of the Holy Prophet clearly show that excessive charity, that renders one's successors poorer, is not an act of piety or virtue. It is better that one should leave more wealth to one's successors so that they could live a better and prosperous life. This attitude towards life and property helps in the growth of capital in the community in general.

(b) *Avoidance of Extravagance* : Even if income grows, there cannot be sufficient saving if expenditure of the people grows faster. Therefore it is necessary to curtail unnecessary and superfluous expenses and check the growth of extravagance in the community. In order to achieve this objective, the Holy Quran has in very strong words condemned and prohibited extravagance and prodigality in a Muslim community. In Sura Al-'Arāf, it is stated :

"Eat and drink, but waste not by excess, for God loveth not the prodigals". (VII : 31)

In Sura Bani-Isrā'il :

"Squander not wastefully, surely the squanderers are the devil's brethren. And the devil is ever ungrateful to his Lord." (XVII : 26-27)

Thus the Holy Quran, while enjoining charity, draws attention to economy and thereby to the Golden Mean between the two extremes of extravagance and miserliness. Those who waste wealth are called the devil's brethren because they are ungrateful to God for wasting away what He has given them out of His Grace for their maintenance and support in this world.

In order to discourage extravagance, the Holy Quran has even prohibited such things which encourage or spread habit of extravagance among the people. This is stated in these words :

"O ye who believe ! intoxicants and gambling and idols and (dividing by) arrows, are an abomination,—of Satan's handiwork ; leave it aside in order that ye may prosper". (V : 93)

1. *Bukhari*, Urdu edition, Vol. II, op. cit., p. 10, No. 13.

The Holy Quran, by calling upon all Muslims to leave such things which lead extravagance, if they want to prosper, has indicated a negative relationship between extravagance and prosperity. It is undoubtedly true that nations who indulge in extravagance and prodigality soon exhaust their savings which adversely affect their investment and production and thereby turn their prosperity into poverty and hunger.

(c) *Hoarding* : Another factor which checks the growth of capital is hoarding. If wealth, instead of being used for the production of more wealth, is left idle or buried under the ground, as is the habit in most Asian, African and South-American countries, it is bound to reduce the amount of working capital available for investment in trade, agriculture and industry. This is likely to slow down the rate of economic development and gradually impoverish the country.

Islam condemns this habit of hoarding like that of miserliness and describes it as one of the qualities of the sinners in these words :

"And hoards then withholds". (LXX : 18)

These words describe the state of mind of those people who go on hoarding all the time and are never satisfied. They bury their treasures and seal them so that they are never spent. In Sura Al-Tauba a warning is given to those who hoard their wealth and spend it not :

"And those who hoard up gold and silver and spend it not in God's way—announce to them a painful chastisement".

(IX : 34)

Acquisition of wealth is permissible but hoarding of it in such quantities, as is harmful to the community, is strictly prohibited. If every one starts hoarding up his wealth, then the whole working capital of the community will be locked up and nothing (or very little) will be left for maintaining the channels of trade and industry in working order for the benefit of all. In other words, welfare of the community as well as of the individual, demands that capital should be constantly available in sufficient quantities to maintain and develop commercial and

industrial resources of the country. Any diminution in the essential supplies of capital through hoarding or otherwise, is likely to damage the economic growth of the country and, consequently, the general and individual welfare of the people.

Again in Sura Al-Humazah hoarding is described as a quality of the people who are condemned to the fire of Hell in the following words :

"Woe to every slanderer, defamer ! Who amasses wealth and counts it— . He thinks that his wealth will make him abide".

(CIV : 1-3)

Just as goodness and patience are combined in the previous Sura Al-Asr as the two qualities which are the foundations on which human character should be built and which lead to success in this life and the Hereafter ; "the amassing of wealth and defaming are combined here as the two evils which suck the blood of social (and economic) progress and lead ultimately to poverty and disaster".¹

In view of the harmful effects of hoarding, as described in the Holy Quran, the companions of the Holy Prophet condemned this habit as unproductive and wasteful. According to Kais Ibn Ali Asim, "we went to Khabbab while he was erecting a wall. He said, a Muslim gets a reward for spending his wealth on everything except for burying it in the ground (i.e., hoarding)".

(d) *Peace and Security* : For accumulation of capital, it is necessary that there should be peace and order in the country. In fact, production and, in particular, accumulation of capital is very much dependant on peace and security. If there is peace and security in the country, people are likely to work harder and save more than if there is disorder and insecurity of life and poverty when they are likely to get less opportunities for working and saving.

The Holy Quran enjoins the Muslims to maintain peace and stability in the country so that people may prosper and live a happier life. If there is any evil element in society which

1. Mohammad Ali, *the Holy Quran*, op. cit., p. 1207, Note 2794.

is likely to grow and disturb the peace and tranquillity of the system. The Holy Quran commands Muslims to check growth in these words :

"And fight them until there is no more tumult or oppression, and the economic and social life of the people become subject to the principle of justice and equity in the name of God".

(II : 193)

Muslims are here asked to fight for peace and justice for every one in the country. But "when persecution ceases, and men are not forced to accept or renounce creed, being at liberty to profess any belief of the truth of which they are convinced, then there should be no fighting. The words that follow make the sense quite clear. If they desist from persecution, the Muslims are at once to stop fighting against them, and hostilities are not to be continued against any except the aggressors".¹

A comparison with verse 40 of Sura Al-Hajj will show that this is the correct explanation. There the object of the Muslim fights is plainly set forth in the following words (XXII : 40): "And if God did not repel some people by others, cloisters and churches and synagogues and mosques in which God's name is much remembered would have been pulled down".¹ This shows clearly that the Muslims fought not only in defence of mosques and of their own social and economic system, but also in that of churches, of synagogues, and of the economic and social system they represented. The same object is stated here in the above verse that there is no persecution on the score of belief, and every one is at liberty to hold any belief which he likes. The verse, in fact, lays down the broad principles of religious, social and economic freedom. The words "except against the oppressors" signify that hostilities can only be carried on against the oppressors, so that when they desist from oppressing, hostilities against them must be stopped".¹

The same principle was stated by the Holy Prophet at the

1. Mohammad Ali, *the Holy Quran*, op. cit., p. 82, Note 244.

time of his last Pilgrimage in these words¹:

"Surely God has made sacred to you (prohibited you from unlawfully acquiring) your blood and your property and your honour as this day of yours (day of Pilgrimage) is sacred in this month of yours in this (Holy) city of yours".

In these words the Holy Prophet clearly made it a duty of every Muslim, individually as well as collectively, to maintain peace and security in the country so that no one could violate individual rights and usurp other people's property or endanger their life or harm their honour (II:188, IV:5, V:32, VI:152, XXV : 68).

ORGANIZATION

1. *Meaning* : A person who initiates, plans, guides and organises the whole business is known as the organizer or the entrepreneur. The whole job of planning and directing any business is also sometimes called organization.

2. *Importance* : In the modern industrial world, organization plays a very significant part and is regarded as the most important factor of production. It is the entrepreneur who employs other factors of production, i.e., land, labour and capital, in the right proportions and makes them work in the best possible way so as to get them maximum productivity with the minimum cost. Entrepreneur is like the captain of a ship, whose function is to steer the ship of industry safely in the harbour of economic prosperity.

Importance of planning and organization may be judged from the fact that God Himself is known as the best organizer. In Sura Al-Imarn, it is said :

"For us God sufficeth, and He is the best Disposer (Organizer) of affairs". (III : 17)

The word *وكيل* means a manager, a trustee, one who manages and looks after other people's affairs or business. The Muslims are in this verse advised to (do their best and then to) entrust

1. Bukhari, Hajj-al-Widah and Muslim, Vol. IX, quoted by Dr. Yusuf-ud-Din, op. cit., p. 227.

their affairs to the care and trustee-ship of God Who is the best Manager and Organizer of affairs. It also implies that, as God is the best Manager and Organizer, He likes His creatures to try to be good organizers of their affairs.

The Holy Quran describes in Sura Hūd how Prophet Noah was asked to construct the Ark under the guidance and supervision of God :

"And make the ark under Our eyes". (XI : 37)

There is another reference to this factor of production in Sura Yusuf, when Prophet Yusuf interpreted the dream of the king of Egypt and gave him all the information with regard to the famine, the king brought him back from the prison with honour and dignity in order that he might get advice from him in the affairs of the state. The Prophet Yusuf then asked him if he would appoint him organizer over the affairs of the state in these words :

"(Yusuf) said : set me over the store-houses of land, I will indeed guard them well (honestly) as I am a skilled organizer (who knows his job)". (XII : 55)

Yusuf in this verse requests the king to appoint him an organizer over the affairs of land on the basis of his two outstanding qualities that knowledge (عليم) and organizing ability (حفيظ). In fact these are two essential qualities which make a man successful and efficient organizer.

In view of the great importance of organization in modern industry, it is absolutely essential that the right type of persons, who are really fit and qualified for the job, should be appointed as organizers. The Holy Quran enjoins the Muslims to be very careful in the appointment of organizers in these words :

"Surely God commands you to make over trusts to those worthy of them". (IV : 58)

It is indispensable for success and efficiency of work that this job is entrusted to those who are worthy of the responsibility of the office they hold.

The emphasis which Islam has laid on the necessity and importance of organization can be well understood through the

study of some of its basic institutions. Just look at the institution of daily prayer and pilgrimage ; they cannot be performed without the organizer (Imam). In fact nothing can be done collectively in Islam without the organizer (Imam).

The Holy Prophet emphasised the necessity of an organizer in these words (Abu Daud)¹ :

"When three (or more) persons commence their journey (or some business), appoint one among you the Imam (organizer)".

The Holy Prophet is also reported to have said that¹ :

"God's hand (of Divinity) is on the organization, he who separates from it, goes to Hell." (Tirmizi)

The words "God's hand is on the organization" are very significant. They clearly indicate that success and prosperity of business would depend to a great extent on the ability and efficiency of the organizer. The nations, who would train and improve the institution of organization, would have the service of the best and the most efficient entrepreneurs and would certainly prosper ; while others, who ignore or neglect this factor of production, would not make much progress and would be left far behind to suffer in poverty and hunger.

3. *Business Contracts* : When people do any business together, they are likely to have disputes and differences of opinion over money matters. It is, therefore, important that such matters, involving money, property or other articles of value, should be written down in the form of a contract and signed by both the parties in the presence of witnesses. These contracts eliminate many unnecessary disputes as well as safeguard and protect the rights of all concerned.

The Holy Quran has referred to such contracts in the following words :

"O you who believe, when you contract a debt for a fixed time, write it down— And call to witness from among your men two witnesses. — And be not averse to writing it whether it is small or large along with the time of its falling due. This is more

1. Quoted by Dr. Yusuf-ud-Din, op. cit., Vol. I, p. 254.

equitable in the sight of God and makes testimony surer and the best way to keep away from doubts. But when it is ready merchandise which you give and take among yourselves from hand to hand, there is no blame on you in not writing it down. And have witnesses when you sell one to another".

(II : 282)

In these words the Holy Quran has indicated the importance of contract in Islam. The Muslims are here told to put down all their transactions, great or small, in writing except when they are doing hand to hand dealings. Whether the amount involved is small or large, and the contract is for a short period or longer period, the Muslims are required to write it down in the presence of witnesses. All these precautions are taken to avoid disputes and to protect and safeguard the right of property of the individuals.

4. *Forms of Business Organizations* : Many forms of business organizations were current among the Muslims at the time of the Holy Prophet. Most popular forms of business organizations were partnership, joint-stock companies, muzaraba and business on commission which would be discussed in the following pages.

(i) *Muzaraba* (قراض یا مضاربتہ) : In muzaraba, one man (or party) provide capital and the other labour, and both share profit. The profit is divided according to the terms of the agreement made between the parties.

The difference between a labourer (working for an employer) and partner in muzaraba is that, in the former the capitalist (or employer) is responsible for the payment of wages to the labourer whether he gains or loses in his business; while in the latter, the labourer (who is also a partner in business) receives his share only if there is profit from the business. Thus wages are guaranteed to the labourer, no matter what happens to the business, profit or loss, in the former; but, in the latter, his share of the profit is guaranteed only if there is any profit. He gets nothing if the business is running on loss.

(a) *Pre-Islamic Period* : This form of business was preval-

ent in Arabia even before the advent of the Holy Prophet. Khadija-bint-Khawwalid, who was a rich woman, used to give her money to other people to trade with and then to share the profits with them. Then Khadija, being impressed by honesty and righteousness of the Holy Prophet, requested him to take her commercial goods to Syria. There was huge profit from this bargain, out of which the Holy Prophet received ample share.¹

(b) *Advent of Islam* : When the Muslims conquered Khayber, the Holy Prophet granted the lands to the Jews (on their request) on the condition that they would cultivate the lands and share the produce equally with the Muslims".²

The companions of the Holy Prophet used to trade and do other business on the same principle. Zaid-bin Aslam reports from his father that "Abdullah and Ubaid Ullah, two sons of the Caliph Umar, went to Iraq for Jihad with Muslim army. On their return, they went to Abu-Musa, who was the administrator of Basra. He welcomed them and said, "I wish I could do you a favour. I have some money of Bait-al-mal (treasury) which I want to send to Umar. Now I give this money to you as a loan, you purchase some goods with it from Iraq and sell them in Madina, pay the capital to Umar and keep the profit for yourselves". They agreed to this proposal and got the money from Abu Musa who wrote to Umar to receive it from them. When they came to Madina, they sold the goods and made some profit. Then they took the capital to Umar, who asked them, "did he give such a loan to every man in the army?" They replied in the negative. Then Umar said, "This money has been given to you for being sons of the Caliph; give me the capital as well as the profit". Abdullah kept quiet but Ubaid-Ullah said, "O Amir-ul-Muminin! You should not do this (to us). Had the money been lost or had we suffered a loss, we would have paid the capital." Umar said, "No! You must pay it". Ubaid Ullah again requested. Then Abdur Rehman bin

1. *Tarikh Tabri*, p. 1128, and *Ibn Sa'ad*, p. 83, quoted by Dr. Yusuf-ud-Din, op. cit., pp. 45-46.

2. *Bukhari*, op. cit., Vol. I, p. 521, No. 2151.

Auf suggested that it would be better if it was counted as muzaraba. Umar agreed and took the capital with half the profit and the other half was given to them'.¹

All the Muslim jurists agree that muzaraba is a very useful form of business organization. They regard it as a contract between two parties, one of which provides the capital and the other labour. Both share in the profit; one in return for his capital, the other in return for his labour. Thus in muzaraba, the capitalist benefits from his capital and labourer from his labour.²

This form of business organization is of great importance in the economic system of Islam. Every community has different grades of people; rich as well as poor, intelligent as well as dull. With cooperation of all these people, every member of the community could earn his living. The rich can invest their money and the poor can put in their labour. Thus by cooperation both can earn profit.

According³ to the Muslim jurists, Islam has made muzaraba lawful because the people need it; since it often happens that men, who have money and property, lack the ability to use it for productive purposes while others, who have the necessary ability to utilise such financial resources, are poor and penniless. A contract of muzaraba between such parties enables them to utilise the wealth of the rich and the labour of the poor for the benefit of both.

Moreover, this form of business organization has a very healthy effect on the position of the labourers. They feel happy and satisfied for they share in the profit. They even work harder because every increase in the gross profits increases their share of it. It is, therefore, a very successful and popular form of business organization.

1. *Muatta*, Urdu edition, op. cit., pp. 585-586.

2. *Hidaya-al-Mujtahid Ibn Rushd*, Vol. II, p. 197, quoted by Dr. Yusuf-ud-Din, op. cit., p. 229.

3. *Hidaya*, Vol. III, Kitab-al-Muzaraba, quoted by Dr. Yusuf-ud-Din, p. 230.

Under the capitalist system, the labourers work for wages throughout their whole life and, very often, lose their sense of freedom. They never feel freedom and independence like that of a man working in a muzaraba contract. Then they do not work hard for they have no personal interest or any incentive in the work. It is not, therefore, very uncommon under capitalist system that thousands of working hours are wasted every year by slow-down, or work-to-rule or strikes. Muzaraba gives labourers a share of the profits which provides them with a strong incentive to work harder. They begin to take a greater personal interest in their work which helps to increase the productivity of their work.

Rights of Labourers in Muzaraba: The labourers enjoy the following rights in Muzaraba¹:

(a) The labourer has a right to receive a share of the profit for his labour and effort.

(b) The nature of the capital with which he works is that of trust (امانت), therefore it is lost in business, no damages would be recovered from him.

(c) His position is like that of an agent, who can use the capital only with the permission of the capitalist but who has power to purchase and sell goods, to appoint someone else as an agent and to keep the goods in the custody of another person.

(d) When there is a profit from the business, he shares the profit in payment for his labour. If the contract is nullified, he has a right to receive remuneration for his labour; but, if he breaks the contract, he will be considered usurper (غاصب) for he has taken over someone else's money (or property).

(e) If he is working in his own town, the labourer will share only in the profit, but if he has to travel business connections, he will be entitled to expenses such as, boarding, lodging, fare etc.

In short, he has the right to hire labourers to carry out the

1. *Hidaya*, Vol. III, Kitab-al-Muzaraba and *Bidai*, Vol. II, Kitab-al-Qiradh, quoted by Dr. Yusuf-ud-Din, op. cit., pp. 233-235,

work of the firm, to hire buildings for keeping the goods and to hire animals or other means of transport for carrying the goods of the firm.

Rights of the Capitalist : In Muzaraba, the capitalist also enjoys certain rights as enumerated below¹:

(1) Profits will be divided in the persence of the capitalist, who must be present when the labourer takes his share of the profit.

(2) The labourer cannot take his share in the absence of the capitalist.

*Termination of the Contract*¹: (1) Either of the party can end the contract at will but has to inform the other party.

(2) The contract also ends with the death of any of the partners and does not pass on to the descendants of the deceased. The contract can, of course, be renewed by the descendants.

(3) This is applicable to a contract involving two men only but, if labour has acquired capital from more than one persons, or if there are more than two persons, involved in the contract of muzaraba, the contract will come to an end as far as one man (the deceased) is concerned but will remain valid in the case of the others still living.

(ii) *Partnership* : In partnership two or more persons jointly contribute capital and share the profit as well as the loss. When one person finds it difficult to initiate a big industrial or commercial undertaking without financial help from other sources, partnership proves very helpful and useful. Two or more rich persons can form partnership and start a big enterprise.

This form of business, which was very popular at the time, was kept and maintained by the Holy Prophet and his companions in the economic system of Islam. Partnership was popular not only in trade and commerce but also common in agriculture and gardening.

The Holy Prophet helped in forming partnership between the Muhajrin and the Ansar in Madina. Ansar had gardens and

1. *Kitab-al-Qiradh and Bidai*, Vol. II, p. 201, quoted by Dr. Yusuf-ud-Din, op. cit., p. 235,

the Muhajrin provided labour and the produce was shared between them.¹

In the language of the law, partnership in agriculture is called Mozarea (مزارعة) and in gardening Mosakat (مسكات). All the Muslim jurists consider this type of partnership valid and lawful, in which every partner invests his goods or money in the same way as the other partners and their goods become so mixed up that it is impossible to distinguish whose goods have been sold and with whose money goods have been purchased. If they make a profit, they all share it and if they lose, they all suffer the loss.²

(a) *Conditions* : The following conditions must be observed in a contract of partnership²:

(1) Partnership is a contract which must be accepted by both the parties.

(2) According to some jurists partnership contract is legal only if it is carried on in legal tender money.

(3) Imam Sarkhasi makes writing a necessary condition of the partnership contract. He argues that¹ "partnership is a contract which continues for a period of time, therefore writing of the contract is necessary that if a dispute arises at any time it may be referred to the deed, as stated in the Holy Quran :

"O ye who believe ! when ye contract a debt for a fixed term, put it down in writing". (II : 282)

Moreover, the purpose of the deed is to provide a proof of the contract. It must, therefore, be written down to avoid any disputes. In support of his arguments, he quoted the practice of the Holy Prophet. Whenever the Holy Prophet bought any slave, he asked that the deal should be written down. Once it was written in this way³:

" This is the deed in which is mentioned the purchase of a

1. *Bukhari*, op. cit., p. 521.

2. *Bidai-al-Mujtahid*, Vol. II, p. 212, *Kitab-al-Shirkat*, quoted by Dr. Yusuf-ud-Din, op. cit. p. 237.

3. *Bidai-al-Mujtahid*, Vol. II, p. 212, *Kitab-al-Shirkat*, quoted by Dr. Yusuf-ud-Din, op. cit., p. 237.

slave by Mohammad, the Messenger of God, from Udad bin Khalid bin Hausa, the Jew".

(4) Again¹, the amount of the capital of each partner should be clearly stated, for, at the time of division of profit, the amount of the capital of each partner must be known, in order that the amount of the profit of each could be calculated. It is, therefore, necessary that the amount of the capital of each partner should be separately shown in the partnership deed so that the partners could refer to that at the time of a dispute between them.

(5) The amount of the profit each partner is to receive in proportion to the amount of his capital must also be stated in the deed.

(6) The date, month, year, when the partnership came into force must also be stated in the deed. This will avoid many unnecessary disputes.

(7) It should also be stated in the deed that the capital is in cash in their hands at the beginning of the contract. This will show that the capital is neither absent nor in the form of debt but is in the form of money which is in their possession.

(b) *Types of Partnership*: The Muslim jurists, considering the nature of the contract and the amount of the capital involved therein, have classified partnership into four categories²:

1. Shirkat-al-Mufavadha (شركة المفوضية)
2. Shirkat-al-'Anān (شركة العنان)
3. Shirkat-al-Sanai (شركة الصنائع) and
4. Shirkat-al-Wajooḥ (شركة الوجوه)

1. *Shirkat-al-Mufavadha*: In this form of partnership, the working capital of each of the partners, who trade jointly (or do any other business), is equal and they also share equally the profit as well as the loss of the business. Thus they share equally in the assets and the liabilities of the partnership. And each partner is an agent as well a helper of the other partners.

1. *Mabsut* quoted by Dr. Yusuf-ud-Din, op. cit., p. 238.

2. *Hidaya*, Vol. II, Kitab-al-Shirkat quoted by Dr. Yusuf-ud-Din, op. cit., pp. 240-242.

(a) *Conditions of Business*: This type of partnership is based on the following conditions¹:

(i) Whenever Shirkat-al-Mufavadha is formed, the word Al-Mufavadha (equality in everything, profit or loss) must be written in the deed, or verbally spoken, if partnership deed is not written down, because most of the people are ignorant of its conditions.

(ii) Both the partners must be equal in status. This partnership is valid between two believers (or parties of believers) who are of age and are free. The partnership is not valid between a free person and a slave.

(b) *Rights and Duties of the Partners*: Each partner enjoys certain rights and owes certain duties to the other partners in this form of business as enumerated below².

Every partner is an agent for the other partner (or partners) and has therefore the right to buy or sell goods on his (or their) behalf and lend or borrow when necessary. In short, every partner represents other partner (or partners) when negotiating any business deal and goods bought or any contract signed by one partner would be binding on all other partners as well.

2. *Shirkat-al-'Anān*: The second type of partnership is called Shirkat-al-'Anān. In this form of partnership, the partners do neither contribute equal capital nor share equal profits. One of the partners contribute more capital than the other (or others) and receives the lion's share of the profits. This form of business was also very common in Arabia and was accepted by the Holy Prophet and his companions as a useful and valid form of business.

(a) *Conditions*: The following conditions must be observed in this form of business contract³:

(i) It is not necessary that all the partners should have equal share in the capital or the profit. One might have contributed fifty thousand pounds and received an equivalent sum in

1. *Hidaya*, Vol. II, p. 214, Kitab-al-Shirkat, quoted by Dr. Yusuf-ud-Din, op. cit., pp.

2. *Ibid.*, pp. 242-243. 242-243.

3. *Ibid.*

profits while the other only five thousand.

(ii) The working capital of each of the partners might be equal but the share should be greater than the other. The right of each partner to claim greater share of the profit might be due to extra labour or better organization ability or managerial skill in handling business or any other reason. It might have been due to the fact that one of the partners would not agree to join the business as equal partner in the profit. Therefore as a matter of necessity, such a partnership, given more share of the profit to one of the partners, was regarded legal and valid.

(iii) As there is no compulsion for equality either in capital or in profit, this type of partnership is valid between men, women and children; and between masters and servants whom their masters have given permission; and also between a Muslim and a non-Muslim.

(iv) Each partner is an agent but not a patron of the other partner (or partners). In other words, none of the partners is liable to pay the debts of the other partner (or partners).

(v) None of the partners has any right to lend anything out of the joint property. It would not be considered valid if any of the partners were to mortgage joint property so that the debt should fall on both (or all)¹.

3. *Shirkat-al-Sanai (or Al-Abdan)*²: When artisans, technicians and other manual labourers join together in a partnership in the production of a commodity or commodities, it is called *Shirkat-al-Sanai*. It is also known as *Shirkat-al-Taqqabal* (شركة التقبل) which means to accept. For instance, two artisans, a carpenter and blacksmith join together in a partnership on the condition that they would accept orders from customers concerning their trade and jointly share the income from business.

Such a partnership is very useful for artisans, technicians and labourers who can form big companies and start business in their respective trades and share the profits amongst them-

1. *Fatawa-Qazi Khan*, Vol. III, p. 640, *Kitab-al-Shirkat* quoted by Dr. Yusuf-ud-Din, op. cit., pp. 243-244.

selves. If any person has no capital but is a technician or a specialist in a certain branch of industry or a mere manual labourer, then he may join with others in a partnership on the basis of his labour. He will share in the profits on the basis of his labour alone while others for their capital as well. According to Imam Sirkhasi technicians and artisans' skill and industry is their capital. And in *Shirkat-al-Sanai* labourers' industry is their capital.

(a) *Conditions*: This partnership is based on the following conditions¹:

(i) The share of the partners in this business need not be equal. Any of the partners may take a greater share of the profits than the others because of his superior skill or special job or any other reason.

(ii) The Muslim jurists have justified share of the profit according to the amount (or nature) of their work.

4. *Shirkat-al-Wajooh*²: If the partners have neither capital nor skill, they may start a business on credit and share the profits amongst themselves. This form of partnership is called *Shirkat-al-Wajooh*. Two or more persons without any capital may enter into a contract that they would do business on credit and share in the profits and losses. This type of business can only be done by persons of great reputation and integrity (*Wajooh*), who are well known for their honesty and high credit.

The Muslim jurists have, in fact, regarded credit as a form of wealth, like that of industry and skill in *Shirkat-al-Sanai*, which is used for the production of more wealth.

(a) *Conditions*: This type of partnership is valid if the following conditions are satisfied³:

(i) Every partner must receive the same (or equal) share of the profit.

(ii) Inequality in the respective share (in the profit) of

1. *Hidaya*, quoted by Dr. Yusuf-ud-Din, op. cit., pp. 244-245.

2. *Ibid* pp. 246-247.

3. *Hidaya*, vol. II, *Kitab-al-Shirkat*, quoted by Dr. Yusuf-ud-Din, op. cit., pp. 248-249.

different partners is not allowed in this form of business organization.

(b) *Termination of Partnership*: All types of business organizations are considered void in the following circumstances¹:

(1) Whenever any partner utilises his right to terminate the contract; but it would not be considered operative unless the other partner (or partners) is informed. It may be remembered that every partner has equal right to terminate the contract.

(2) Partnership ends with the death of one of the partners, for each partner is an agent (or representative) of the other partner (or partners) and as the agency is terminated, partnership is also terminated. But, if the descendants of the deceased desire, they may renew the contract.

Concluding Remarks on Partnership in General: It may here be pointed out that there is immense scope of expansion in the forms of business organizations based on partnership in the modern industrial world. These forms of business organizations are particularly suited to under-developed countries where capital is scarce and greater effort is needed on the part of the inhabitants themselves. This will enable these countries not only to mobilise their internal resources but also to stand on their own feet in matters of finance and not depend upon charity from other nations (and squeeze the country under the weight of annual payment of interest on debt).

Numerous forms of business organization in the field of trade, commerce, industry, gardening, medicine, education, mining, transport (road as well as sea), agriculture including the purchase of animals, seeds, tools etc. were formed by the Muslims to help the economy of the time. These and thousands more can be formed on the same principle to develop our economy and to meet the demands of the modern age.

(iii) *Joint-stock Companies*: Modern industrial enterprises require huge capital and are, therefore, beyond the capacity of

1. *Hidaya*, Vol. II, Kitab-al-Shirkat, quoted by Dr. Yusuf-ud-Din, op. cit., pp. 248-249.

any single person. It is through joint-stock companies that these big enterprises in the field of trade, industry and agriculture can be undertaken. Modern industrial and technological progress is mainly due to the assistance of joint-stock companies.

In this form of business organization, total required (working) capital is divided into many shares of small value which are offered for sale to the public. Every one can buy as many shares as he likes. The people who buy shares are called shareholders and are the real owners of the company.

In this type of organization, the capitalist (i.e., the shareholder) for his capital (i.e., share) and the entrepreneur for his enterprising ability and skill get a share of the profit while the labourers are rewarded for their labour in the form of wages. In one way these companies resemble Shirkat-al-'Anān. The liability of the members is limited and the board of directors, as representative of the shareholders, supervise the work on their behalf. The shareholders, whenever they wish, may sell their shares in the market like transferrable property.

It would not be true to say that the joint-stock companies are the creation of the modern age. They were found in the old days and were very popular in Arabia. In fact the commercial dealings of the Quraish of Mecca were carried out by joint-stock companies. Even in the commercial caravan of Badr, capital invested belonged to many people who were doing business on the same principle as the modern joint-stock companies. Undoubtedly, there has been marked improvement and development of the rules, scope and forms of the companies since those times but basically the modern-stock companies are of the same genus as the old ones.

(iv) *Business on Commission*: Islam also allows business on commission. According to Abdullah-bin Abbas,¹ there is no harm in asking a commission agent to sell your cloth (or other goods) at any price and keep the excess profit (over and above the profit you ask) for himself (as commission).

1. *Bukhari*, Urdu edition, op. cit., Vol. I, p. 503.

(v) *Government Undertakings*: Islam has not ignored any of the possible corporate forms of business organizations, which can benefit the people. In fact, it has been one of the basic objectives of Islam to utilise all the resources and powers of the country in the production of wealth and to coordinate the available supply of labour and capital in the best interest of the community.

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